ANNUAL

of the

Northern Baptist Convention

1925

Seattle, Washington
June 30—July 5, 1925

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ANNUAL

OF THE

NORTHERN BAPTIST CONVENTION

1925



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OF THE

NORTHERN BAPTIST CONVENTION

1925

CONTAINING THE

Proceedings of the Eighteenth Meeting

HELD AT

SEATTLE, WASHINGTON

June 30 to July 5, 1925

Together with Abbreviated Reports of the Cooperating Organizations

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The Convention's Next Meeting:
Washington, D. C.
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FOREWORD

This year's meeting of the Northern Baptist Convention was held late in June. Adjournment found us at the threshold of the vacation period and handicapped in securing material for the Annual. Not until mid-October was it possible to send the last items and corrections to the printing-house of the Publication Society at Philadelphia.

Mingled with regret at this inevitable delay in issuing the Annual there is the usual satisfaction in sending forth a volume which will prove invaluable for reference and study on the part of all who love our denomination and are interested in its program for the kingdom of God.

The Editor is grateful for the collaboration of all who have assisted in producing this issue of the Annual. There is glad recognition of the service rendered by his associates in the Recording Secretary's Department, the Rev. R. A. Ashworth, the Rev. C. M. Gallup, and the Rev. P. C. Wright; by the Rev. W. C. Bitting, Corresponding Secretary of the Convention; by the Rev. D. G. Stevens, Book Editor of The American Baptist Publication Society, with his associates, Miss Dorothy R. Hormann and Miss Lydia J. Dunning, at Philadelphia; and by Miss Madeline Jutzi, secretary to Doctor Bitting, who prepared the "Alphabetical List of Persons" which appears in Appendix A.

Corrections and criticisms are always welcome and should be sent to the Editor at Pittsfield, Massachusetts.

MAURICE A. LEVY.

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DECLARATION

The Northern Baptist Convention declares its belief in the independence of the local church, and in the purely advisory nature of all denominational organizations composed of representatives of churches. It believes also that, in view of the growth of the Baptist denomination and its extension throughout our country, there is need for an organization to serve the common interests of the entire denomination as State and district organizations serve their respective constituencies.

ACT OF INCORPORATION
OF THE
NORTHERN BAPTIST CONVENTION

Chapter 384 of the Laws of New York of 1910.
Became a Law June 6, 1910.

SECTION 1. All persons who are now or who hereafter may become members of the organization called the Northern Baptist Convention, formed in the city of Washington, in the District of Columbia, in the year nineteen hundred and seven, are hereby constituted a body corporate with the name "Northern Baptist Convention," and under that name shall have perpetual succession and shall have the right to purchase or to acquire by gift, devise, bequest, or otherwise, and to sell, convey, or otherwise dispose of, any real or personal property.

SEC. 2. The object of the corporation shall be to give expression to the opinions of its constituency upon moral, religious, and denominational matters, and to promote denominational unity and efficiency in efforts for the evangelization of the world.

SEC. 3. The corporation, at any time it shall determine so to do, may elect or appoint such officers and may adopt such by-laws or regulations in relation to its organization, to the management, disposition, and sale of its real or personal property, to the duties and powers of its officers, and to the management and conduct of its corporate business and affairs as it shall think proper, provided such by-laws or regulations are not inconsistent with the laws of the United States or this State.

SEC. 4. Meetings of the corporation may be held at such time or times and at such place or places in the United States as the corporation may determine from time to time.

SEC. 5. This act shall take effect immediately.

BY-LAWS

ARTICLE I

MEMBERSHIP

SECTION 1. The Convention shall be composed of accredited delegates as follows:

(a) Any Baptist church in the United States may appoint one delegate and one additional delegate for every one hundred members, provided the church during the year immediately preceding the annual meeting of the Convention shall have cooperated in the financial support of the work of at least one of the cooperating organizations of the Northern Baptist Convention, or the work of the Ministers and Missionaries Benefit Board of the Northern Baptist Convention, or the work of the Board of Education of the Northern Baptist Convention.

(b) Accredited officers and members of Boards of Managers of the organizations named in the preceding paragraph shall be delegates *ex officio*.

(c) Officers and members of committees of the Convention during their terms of service shall be delegates *ex officio*.

ARTICLE II

OFFICERS

SECTION 1. The officers shall be a President, a First Vice-president, a Second Vice-president, a Corresponding Secretary, a Recording Secretary, a Statistical Secretary, and a Treasurer.

SEC. 2. The President shall preside at all meetings of the Convention and of the Executive Committee, and shall exercise a general supervision over the affairs of the Convention.

SEC. 3. In the case of the absence of the President or his inability to serve, his duties shall be performed by the Vice-president in attendance who is first in numerical order.

SEC. 4. The Corresponding Secretary shall conduct the correspondence of the Convention, shall send notices to the members of the Executive Committee of the times and places of its meetings, shall inform the chairman of each committee of the names of its members and of the purpose for which it was appointed, and shall perform such duties as the Executive Committee may direct.

SEC. 5. The Recording Secretary shall keep a record of the proceedings of the Convention in a book provided for that purpose.

SEC. 6. The Statistical Secretary shall collect, tabulate, and prepare for publication in the Convention Annual all statistics relating to the work of

the Convention down to the first day of October preceding the publication of the Annual.

Should the officers of any State Convention fail to furnish the statistics of its own territory to the Statistical Secretary, it will be the duty of the latter to collect such statistics from any available source.

SEC. 7. The Treasurer, under the instructions of the Executive Committee, shall administer the financial affairs of the Convention except so far as they are connected with the raising of moneys for the prosecution of the work of the Convention, of its cooperating organizations, and of the Ministers and Missionaries Benefit Board; shall receive all moneys belonging to the Convention, keep an accurate account thereof and of the sources from which they were derived, and shall deposit and pay them out on the direction of the Convention or of the Executive Committee, and at each annual meeting make a written financial report.

SEC. 8. Each officer shall be elected by ballot and shall serve from the close of the meeting of the Convention at which he is elected to the close of the next annual meeting, and until his successor is elected.

SEC. 9. Any member of a Baptist church in the United States is eligible to any office or to serve on any committee, except where otherwise provided.

ARTICLE III

MEETINGS

SECTION 1. The Convention shall meet annually on the Wednesday before the first Sunday in June, at such place as shall be fixed by the Convention. For a special reason the Executive Committee, on conference with the Boards of Managers of the cooperating organizations, may designate some other place or some other time for the annual meeting.

SEC. 2. Each delegate to an annual meeting shall pay a registration fee of two dollars and shall be entitled to receive a copy of the Annual.

ARTICLE IV

COMMITTEES

SECTION 1. (a) There shall be an Executive Committee composed of the officers, of former presidents who have served as such within the last three years preceding the annual meeting, and of thirty others elected by ballot, of whom at least fifteen shall be laymen. Of the thirty elected, ten shall serve for three years, ten for two years, and ten for one year. And thereafter shall be elected annually ten to serve for three years. Vacancies caused by death, resignation, or refusal to act of any of the thirty may be filled by the remaining members of the committee.

(b) No one, other than an officer and a former president who has served as such within the last three years preceding the annual meeting, shall be eligible to membership in the Executive Committee after service thereon for six consecutive years, until the expiration of one year after the termination of such service.

(c) It shall be the duty of this committee to make arrangements for the meetings of the Convention, and to care for its interests between the meetings. It shall have the control and disposition of the real and personal property of the Convention, and the sale, leasing, and mortgaging thereof. It shall prepare for recommendation to the Convention a budget of its receipts and expenditures, and present the same to the Board of Missionary Cooperation one month before the annual meeting of the Board. It shall appoint annually one of its members, whose term does not expire the current year, to act as an additional member of the Committee on Nominations, without the right to vote. It shall present at each annual meeting of the Convention the names of persons to be appointed by the Convention to fill such vacancies in the Board of Managers of the Ministers and Missionaries Benefit Board of the Northern Baptist Convention and in the Board of Managers of the Board of Education of the Northern Baptist Convention as shall exist at the annual meetings of said Boards.

(d) No appeals for money shall be made and no collections shall be taken at the meetings of the Convention which have not been approved by the Executive Committee.

(e) A resolution offered upon the floor of the Convention making an appropriation of funds shall be referred, without debate, to the Executive Committee for consideration.

(f) If a special committee be created by a resolution to consider any matter, when an appropriate committee exists, the Executive Committee may refer that matter to the existing committee.

SEC. 2. There shall be a Finance Committee consisting of nine persons. It shall be the duty of this committee to provide for the examination and auditing of the accounts of the Convention, of its Committees and agents, of the Board of Education of the Northern Baptist Convention, of the Ministers and Missionaries Benefit Board of the Northern Baptist Convention, of *The Baptist,* and of the cooperating organizations, and to receive from the Board of Missionary Cooperation a proposed combined budget of the Convention and its cooperating organizations prepared by the Board of Missionary Cooperation. The committee shall have the power to approve or disapprove in whole or in part any budget included in the combined budget received from the Board of Missionary Cooperation, and shall present a combined budget to the Convention at its annual meeting. Between meetings of the Convention no adjustments of the budget shall be made without the approval of the Finance Committee. In case of any emergency arising between meetings of the Convention the Finance Committee may approve the incurring of indebtedness by a cooperating organization. Should such approval be given, the Finance Committee shall report its action with the reasons therefor to the Convention at its next annual meeting.

SEC. 3. There shall be a Law Committee consisting of six persons. It shall be the duty of this committee to consider and report upon all matters referred to it by the Convention or the Executive Committee.

SEC. 4. There shall be a Committee on City Missions consisting of fifteen persons. It shall be the duty of this committee to study questions related to cooperation between city mission organizations and State Conventions, and the cooperating organizations of the Northern Baptist Convention, and also all other general questions related to city mission work throughout the country.

SEC. 5. There shall be a Committee on Social Service consisting of twelve persons. It shall be the duty of this committee to study social conditions and needs, to ascertain the activities of Baptist churches in the field of social service, to organize and enlist Baptists in practical and definite lines of community service in city and country, to cooperate with similar agencies of other religious bodies, and from time to time to report its findings and recommendations through the religious press.

SEC. 6. There shall be a Committee on Denominational Day consisting of nine persons. It shall be the duty of this committee to acquaint the denomination with the facts of its history, its distinctive principles, and its missionary and educational enterprises, and to provide for and to promote the observance of Denominational Day.

SEC. 7. There shall be a Committee on the Coordination of Baptist Bodies Using Foreign Languages consisting of twenty-five persons, to be appointed by the Executive Committee. Each foreign-speaking national body shall have the privilege of nominating one member of this committee. It shall be the duty of the committee to study and report on the best methods for coordinating Baptist bodies using foreign languages with one another and also with other Baptist bodies; to cultivate a closer fellowship between such bodies and the Convention, by distributing such information as will further these aims, and by arranging for an interchange of fraternal delegates, and in such other ways as may be deemed advisable; and also to report such facts and statistics related to the work of the committee as to it may seem proper.

SEC. 8. There shall be a Committee on Enrolment consisting of five persons, which shall be appointed at the first session of each annual meeting. To this committee shall be presented the credentials of delegates to the Convention, and the committee shall prepare from these credentials and shall report to the Convention a roll of delegates.

SEC. 9. There shall be a Committee on Order of Business, which shall report each day to the Convention a proposed order of business for the next day.

SEC. 10. There shall be a Committee on Nominations for Officers and for vacancies in the Executive Committee. No one shall be a member of the committee who is a salaried executive officer or an employee of the Convention, or of a cooperating or of an affiliating organization, or of a Standard City Mission Society, other than a pastor, or who is a member of the Board of Managers of a cooperating organization, or a member of the Executive Committee of the Convention, unless under the authority of a

by-law he shall be appointed a member of the Committee on Nominations without the right to vote.

SEC. 11. There shall be a Committee on Resolutions which shall consider and report upon all resolutions referred to it by the Convention, and may originate and report others. A motion to refer to this committee shall not be debatable. The final report of the committee shall be presented in printed form not later than at the morning session of the day prior to the last day on which the Convention meets. After the final report shall have been presented, no proposed resolution referring to a subject not included in the report shall be referred to the committee, but, without debate, shall be sent to the Executive Committee for submission to the Committee on Resolutions at the next annual meeting of the Convention. This by-law may be suspended by a three-fourths vote.

SEC. 12. There shall be a Committee on Selection of a Place for the Next Annual Meeting, which shall report before the adjournment of the last session of the Convention at which the committee is appointed.

SEC. 13. Of the members first appointed on the Finance Committee, the Law Committee, the Committees on City Missions, on Social Service, on Denominational Day, and on the Coordination of Baptist Bodies Using Foreign Languages, one-third shall serve for three years, one-third for two years, and one-third for one year, and thereafter there shall be appointed annually one-third of the number of members to serve for three years. The members of these committees shall be appointed by the President on the nomination of the Executive Committee.

SEC. 14. The Executive Committee, the Finance Committee, the Committees on City Missions, on Social Service, on Denominational Day, and on the Coordination of Baptist Bodies Using Foreign Languages shall report in writing at each annual meeting of the Convention.

SEC. 15. The Committees on Order of Business, on Nominations, on Selection of a Place for the Next Annual Meeting, and on Resolutions shall be composed of one of the delegates from each State to be nominated by such delegates and elected by the Convention at the second session of each annual meeting. A vacancy in any one of these committees shall be filled by the delegates from the unrepresented State.

SEC. 16. The President shall appoint all committees, and shall fill any vacancy in any committee, except when otherwise provided.

SEC. 17. The word "State" means any State, Territory, district, or dependency of the United States.

ARTICLE V

COOPERATING ORGANIZATIONS

SECTION 1. On its application and the approval of the Convention by a two-thirds vote, any general denominational missionary, educational, or philanthropic organization, whose constituency resides in the States represented in the Convention, may become a cooperating organization.

SEC. 2. A cooperating organization must agree:

(a) To insert in its by-laws a provision that all accredited delegates to the Northern Baptist Convention shall be members of the organization during the period of their appointment;

(b) To regulate its expenditures in accordance with a budget to be annually approved by the Finance Committee of the Convention;

(c) To solicit funds only on the approval of the Convention, or of its Finance Committee given between the annual meetings of the Convention;

(d) To incur no indebtedness without the previous approval of the Convention, or of its Finance Committee;

(e) To submit its books and accounts to the inspection of the Finance Committee of the Convention; to prepare its budgets and to make its financial reports in such form as the Board of Missionary Cooperation shall request.

SEC. 3. The Convention, through its Executive Committee and Board of Missionary Cooperation, will aid in raising funds needed to carry on the work of each cooperating organization.

SEC. 4. Cooperation between the Convention and a cooperating organization shall be terminated on the expiration of a year after written notice of a desire to terminate cooperation shall have been given by one to the other.

ARTICLE VI

BOARDS

SECTION 1. (a) There shall be a Board of Missionary Cooperation whose duty shall be, always subject to such regulations as the Convention may from time to time adopt, to prepare and present to the Finance Committee of the Convention by the first day of January in each year a combined budget of the Convention and its cooperating organizations; to make advisory recommendations respecting the budgets of the affiliating organizations and such Standard City Mission Societies as are in Class A, as that class is defined by the By-laws of the Convention; to request the Secretaries of the State Conventions to apportion the amount of the unified budget, as approved by the Finance Committee of the Northern Baptist Convention, among the States, and when this apportionment is approved by the Board of Missionary Cooperation, the allotments thus made shall be the allotments to the States; to hire and lease in the name of the Convention such property, both real and personal, as may be necessary for the purposes of the Board; to pledge the credit of the Convention in borrowing funds necessary to the prosecution of any work duly authorized by the Convention or its Executive Committee; to disseminate among the constituency of the Convention information concerning the work of the Convention, and its cooperating and affiliating organizations, and of the Ministers and Missionaries Benefit Board and of the Board of Education; to aid in developing a spirit of beneficence among the constituency; to

devise and promote ways and means for raising the money necessary for the prosecution of the work of all the organizations last mentioned; to coordinate such of their activities as have to do with the stimulating of the interest of the churches in the denominational program and with the raising of funds for its support; to receive all moneys raised for the prosecution of such work; to attend to the distribution of such money or property as may come into its hands, and in conformity with any condition imposed by a donor and accepted by the organization for which the money or property may be received; in the prosecution of these ends to work in close conference and cooperation with these organizations, and with the organizations affiliating with the Convention, to seek the cooperation of all these bodies and to avail itself of the services of the officers of the cooperating organizations in presenting their work to the denomination. It shall make a full written report to the Convention at each of its meetings.

The Board shall consist of (1) three members of the Executive Committee of the Convention, to be elected by the Committee; (2) three members of each cooperating organization, each Board of Managers to elect its own representatives; (3) three members from the Ministers and Missionaries Benefit Board, to be elected by its Managers; (4) three members from the Board of Education, to be elected by its Managers; (5) one member from each affiliating organization, to be elected by the latter; (6) one member from each Standard City Mission Society in Class A, to be elected by the Society; (7) and nine members at large from the Convention, all of whom shall be women, to be elected by the Northern Baptist Convention upon nomination of the Committee on Nominations.

If, at the time of his election, either the Executive Secretary or the Treasurer of the Board be not a member of the Board, he shall become such by virtue of his election.

(b) A Standard City Mission Society in Class A, referred to in the preceding subdivision (6), is an incorporated Society located in a city having a population of 500,000 or more, or having at least 10,000 members of Baptist churches, and which expends annually not less than $10,000. Such a Society must agree annually to submit its budget to the Board of Missionary Cooperation, must report annually its receipts and expenditures to the Convention of the State with which the Society is affiliated, and must maintain an office with an executive officer.

(c) The members named in the preceding subdivisions (5) and (6) shall be elected annually, and each shall serve until his successor is elected.

(d) As soon as practicable after the adoption of this by-law one-third of the members named in the preceding subdivisions (1), (2), (3), (4), and (7) shall be elected for one year, one-third for two years, and one-third for three years, and their successors shall be elected for three years or to fill vacancies for the unexpired terms, and each shall serve until his successor is elected.

(e) There shall be a Central Accounting Department of the Board. In connection with this Accounting Department and to cooperate with it there shall be:

1. A Treasurer of the Board who shall be an unsalaried officer.

2. An accountant who shall be in charge of the books, reports, and accounts, and who shall have such assistants as from time to time shall be provided by the Administrative Committee.

3. A committee composed of the Executive Secretary and Treasurer of the Board and of the treasurers of the cooperating organizations, of the Ministers and Missionaries Benefit Board, and of the Board of Education, with the right to each Board to appoint from time to time an alternate. It shall be the duty of this committee to supervise and direct the work of the Accounting Department and to report in writing from time to time to the Administrative Committee.

(f) All funds for designated organizations shall be sent, each calendar month, as collected by the State Collecting Agencies to the Treasurer of the Board, except in those cases where donors request that their contributions be sent direct to the organizations designated. All undesignated funds, so collected, shall be distributed as follows:

1. Each State Collecting Agency shall retain the proper proportion for its State;

2. The remainder shall be forwarded to the Treasurer of the Board for division among the other organizations participating in the unified budget according to the allotments thereof.

(g) The expenses of the Board of Missionary Cooperation shall be met by the organizations participating in the unified budget and in the proportion in which each shall participate therein.

SEC. 2. A vacancy in the Board of Missionary Cooperation caused by the death, resignation, or refusal to act of an elected member except a member at large, shall be filled at its next meeting by the body electing such member; but a vacancy caused by the death, resignation, or refusal to act of any member at large may be filled by the Board itself, the person so elected to hold office until the close of the next meeting of the Convention.

SEC. 3. On the adoption of this by-law the Executive Committee shall appoint as members of the Board of Missionary Cooperation:

(a) The representative of each affiliating organization.

For such appointment its chief executive board may present nominations, but if any such executive board shall fail so to do the delegation from the unrepresented State Convention may present such nominations to the Executive Committee.

(b) The representative of each Standard City Mission Society in said Class A.

(c) On the adoption of this by-law the Executive Committee shall appoint nine women as Members-at-Large of the Board of Missionary Cooperation under group (7) of Subdivisions (a) and (d) of Section 1 of Article VI.

Each person thus appointed by the Executive Committee shall hold office until his successor is elected by the organization which he represents; which election shall take place at the first regular meeting of such organization after the adoption of this by-law. All such elections shall be reported to the Corresponding Secretary of the Convention.

SEC. 4. The representatives of the affiliating organizations and of the City Mission Societies in the first of their respective groups shall serve for three years; those in the second group shall serve for two years; those in the third group shall serve for one year from their election by the organizations which they represent; and those thereafter elected as successors to those whose terms of office expire shall serve for three years.

SEC. 5. The chief executive officer of the Board of Missionary Cooperation shall be designated as its Executive Secretary, and shall be elected by the Board.

SEC. 6. The Board shall appoint an Administrative Committee, a Business Committee, and a Council, and such other committees as the Board may from time to time deem necessary.

SEC. 7. The Administrative Committee shall consist of nineteen members of the Board of Missionary Cooperation, as follows: The Chairman of the Board, the Treasurer of the Board, one representative, not a salaried officer, of each of the cooperating organizations, of the Ministers and Missionaries Benefit Board, and of the Board of Education, two representatives of the State Conventions, and one representative of the Standard City Mission Societies in Class A, each of said representatives to be nominated by the body or bodies to be represented, and one representative of Schools and Colleges, who with six additional members shall be appointed by the Board. Of the six additional members, two must be women, two must be laymen, and two must be pastors. The members of the Administrative Committee shall be appointed at the first meeting of the Board to serve to the close of the next annual meeting, and thereafter the committee shall be appointed annually to serve to the close of the next annual meeting.

SEC. 8. The Business Committee shall be composed of such members of the Administrative Committee as it may designate, and of the treasurers of the cooperating organizations and of the Ministers and Missionaries Benefit Board and of the Board of Education, with the right to each Board to appoint from time to time an alternate for its treasurer.

SEC. 9. The Council shall be composed of the Executive Secretary of the Board, who shall be the chairman of the Council, and of an administrative officer of each cooperating organization, of the Ministers and Missionaries Benefit Board and of the Board of Education, of one secretary of the affiliating organizations, and one secretary of the City Mission Societies in Class A.

It shall hold regular meetings, and for its advice questions may be submitted to it by the Executive Secretary and the Administrative Com-

mittee. It may also initiate policies and, after review by the Executive Secretary, present them to the Administrative Committee whether approved by the Executive Secretary or not.

It shall prepare the budget of the Board for submission to the Administrative Committee.

SEC. 10. It shall be the duty of the Board of Missionary Cooperation:

(a) To recommend a combined budget for the Convention and its cooperating organizations for the next ensuing fiscal year, and also the amount to be apportioned to each of the affiliating organizations, and to communicate to the Apportionment Committee of each such organization the amount apportioned to it.

(b) Not less than three months before the annual meeting of the Board, through the Executive Secretary, to request from each affiliating organization and each Standard City Mission Society in said "Class A," a report of its proceedings, its proposed budget for the next ensuing fiscal year, and other information respecting its plans. Each affiliating organization shall be requested also to make recommendations respecting moneys proposed or necessary to be raised by or for the denominational educational institutions in the State, and concerning any other contemplated financial campaign. The Board may express its judgment upon and may make recommendations respecting these budgets and campaigns.

(c) To report its proceedings to the Executive Committee, to the Board of Managers of each of the cooperating organizations, to the Ministers and Missionaries Benefit Board, to the Board of Education, to each affiliating organization, to the State Boards of Finance and Promotion, and to the Standard City Mission Societies. It shall also make a full report to the Convention at its next annual meeting.

SEC. 11. Always subject to such regulations as the Convention may from time to time adopt, the Board may adopt by-laws for its government which are not inconsistent with the Act of Incorporation or the By-laws of the Convention, and also may elect its own Treasurer and other officers and define the duties of such other officers.

SEC. 12. The Treasurer of the Board, under its instructions, shall receive all moneys raised for the prosecution of the work of the Northern Baptist Convention, of its cooperating organizations, of the Ministers and Missionaries Benefit Board, and of the Board of Education, by means of such collecting agencies as may be appointed by these bodies in cooperation with the Board of Missionary Cooperation. He shall keep an accurate account of all moneys received by him and of the sources from which they were derived, and shall deposit and pay them out on the direction of the Board or of the Administrative Committee, and whenever required by them shall make a written financial report.

SEC. 13. The Administrative Committee of the Board shall appoint annually a member of the Board to act as an additional member of the Committee on Nominations, without the right to vote.

ARTICLE VII

AFFILIATING ORGANIZATIONS

SECTION 1. On its application and the approval of the Convention any Baptist State Convention in any State represented in the Convention may become an affiliating organization.

SEC. 2. An affiliating organization should agree:

(a) To adopt the following statement of its objects:

To promote in the State of.....the preaching of the gospel, ministerial and general education, the establishment, maintenance, and assistance of Baptist churches and Bible schools, and the care of worthy pastors, their wives or widows, and their dependent children.

To give expression to the opinions of its constituency upon moral, religious, and denominational matters, to promote denominational unity and efficiency in efforts for the evangelization of the world, to support earnestly the work of cooperating organizations of the Northern Baptist Convention, and by affiliation with that Convention to promote its plans and work.

(b) To provide for the promotion of these objects by thorough and efficient organization.

(c) To appoint an Apportionment Committee whose duty it shall be to receive from the Apportionment Committee of the Board of Missionary Cooperation of the Northern Baptist Convention the statement of the amount apportioned by the latter to the territory of the State Convention, to add to that amount the sum adopted by the State Convention for all other objects, and to apportion the aggregate amount equitably among the churches of the territory of the State Convention and to notify each church of the amount apportioned to it. District Secretaries of the organizations cooperating with the Northern Baptist Convention and the Secretary of each State Convention shall be advisory members of the Apportionment Committee for the territory of each State Convention.

(d) To become the agent of the Northern Baptist Convention in disseminating within the territory of the State Convention information concerning the work of the Northern Baptist Convention and its cooperating organizations and in raising money for said Convention and cooperating organizations; working in these matters under the general direction of the Administrative Committee of the Board of Missionary Cooperation of the Northern Baptist Convention.

(e) To present each year to the Board of Missionary Cooperation of the Northern Baptist Convention its proposed budget of receipts and expenditures for the next ensuing fiscal year for the consideration and counsel of such Board.

(f) To arrange with the Administrative Committee of the Board of Missionary Cooperation for an equitable division of expenses of the work of the State Board of Finance and Promotion between the State Conventions represented and the Northern Baptist Convention.

ARTICLE VIII

MISCELLANEOUS

SECTION 1. On all ballots for officers and for members of the Executive Committee there shall be reserved a space after the name of the nominee for each office, and after the names of the nominees for the Executive Committee, in which spaces may be inserted the name or names of any other person or persons to be voted for, as the case may be.

SEC. 2. (a) When any motion is pending before the Convention, its consideration may be temporarily suspended by a motion that a vote on the subject shall be taken by the delegations from the States, and such a motion shall be deemed carried when supported by one-fifth of the delegates voting; and upon the report of the result by States a motion to concur shall be in order; and in case it shall be decided in the affirmative, the matter shall be deemed settled; but if the Convention votes not to concur, the matter shall be dismissed from further consideration at that meeting of the Convention.

(b) On a vote by States, each State shall be entitled to as many votes as it has State Conventions and an additional vote for every ten thousand members of Baptist churches within each State Convention in affiliation with the Northern Baptist Convention.

If in any State there be no State Convention in affiliation with the Northern Baptist Convention, but there be in such State twenty-five Baptist churches which contribute money for said Convention and its cooperating organizations, said State shall be entitled to one vote and an additional vote for every ten thousand members of such contributing churches.

(c) The vote of each delegation from a State shall be determined by the majority of its delegates voting.

(d) A motion to vote by States shall be in order at any time while a motion is pending, shall not be debatable, and shall not close debate on the original motion.

(e) For use at each annual meeting the Statistical Secretary shall prepare a statement of the number of votes to which each State shall be entitled according to the best denominational statistics available. The statement thus prepared, when approved by the Executive Committee, shall be authoritative.

ARTICLE IX

AMENDMENTS

These by-laws may be amended at any annual meeting of the Convention, either on the recommendation of the Executive Committee, given at a previous session of the Convention at which such amendment is submitted, or after written notice of the proposed amendment, given at a previous annual meeting and signed by at least twenty-five delegates, representing not less than five States.

STANDING RESOLUTIONS

Debatable Motions in Writing

Resolved, That all debatable motions shall be reduced to writing, and be in the hands of the Recording Secretary before a vote by the Convention.

(Annual 1913, pages 1, 24.)

Nomination and Election of Committees

Resolved, That, when the time for electing committees at the first afternoon session is reached, a recess of thirty minutes shall be taken to allow the delegates from the territory of each State Convention to meet, organize, and nominate to the Convention the committeemen on the Committees on Order of Business, on Nominations, on Selection of a Place for the Next Annual Meeting, and on Resolutions. The members of the Committee on Nominations shall be nominated by ballot.

That, at the close of the recess, the Recording Secretary of the Convention shall call the roll of States; that the chairman of each delegation, from his place on the floor, shall announce the names of the committeemen nominated to the Convention (a list of names having previously been sent to the Secretary's table); and that then the Convention shall proceed to the election of the committees thus nominated.

Immediately after the election, it shall be the duty of the President to announce the rooms in which the several committees so elected shall meet on adjournment of the session. The convener of each committee shall be the committeeman from the State or territory in which the Convention is meeting, or, in his absence, the committeeman from the State or territory in which the Convention met the previous year.

(Annual 1912, pages 54, 84, 85.)
(Annual 1914, pages 7, 19.)
(Annual 1919, pages 270, 271.)

Presentation of Outside Causes

Resolved, That the presentation at meetings of the Convention of causes other than those relating to the work of the Convention and its cooperating organizations be permitted only upon recommendation of the Executive Committee.

(Annual 1912, pages 177, 180.)

Procedure in a Vote by States

Resolved, Whenever a vote by States is ordered, as provided in the By-laws, either of two undebatable motions shall be in order:

(1) That the debate now close, that the Convention recess for fifteen minutes to allow the delegates from the territory of each State Convention to meet in their designated places on the floor of the Convention to take the vote, and that at the close of the recess the vote be reported to the Secretary, recorded, and announced, or,

(2) That the vote by States be reported, recorded, and announced at a certain hour at some future session of the Convention, that the delegates from the territory of each State Convention meet at the close of this session of the Convention, in their designated places on the floor, and either then and there take their vote, or provide for further discussion within the delegations at their convenience at some other time and place,

In case the second of these motions should prevail, debate on the main question may continue at the pleasure of the Convention, but a motion to close the debate shall be in order at any time.

When the vote by States has been reported, recorded, and announced, the motion to concur, provided for in the By-laws, shall follow immediately without the intervention of any other business and without discussion.

(Annual 1919, page 271.)

Resolved, That "Robert's Rules of Order" be the manual of parliamentary practise for the guidance of the Convention in all matters of procedure not prescribed in the By-laws.

(Annual 1913, pages 153, 154.)
(Annual 1919, page 271.)

Standard City Mission Societies

At a meeting of the Northern Baptist Convention held in 1924 the standing resolution defining a Standard City Mission Society was amended so as to read as follows:

"In addition to City Mission Societies of Class A as they are defined by subdivision (b) of Section 1 of Article VI of the By-laws, there shall be two other classes designated as Class B and Class C."

A Society of Class B is an incorporated Society located in a city having a population of from 100,000 to 500,000 and which expends annually not less than $5000.

Such a Society must annually submit its budget to the State Convention with which the Society is affiliated and must maintain an office with an executive officer, whose election shall be subject to the approval of the Executive Board of said State Convention and of the Board of Managers of The American Baptist Home Mission Society.

A Society of Class C is a Society located in a city having a population of less than 100,000 and in which there are at least three Baptist churches.

Such a Society must annually submit its budget to the State Convention with which the Society is affiliated and must be a constituted agent of said State Convention.

On the application of a City Mission Society and the approval of the Executive Committee of the Northern Baptist Convention such Society may be recognized as a Standard City Mission Society in one of the three classes before mentioned.

Standing Resolutions

That the Standard City Mission Societies of Class A be divided into the following groups:

Group 1: Boston, Brooklyn, Buffalo, Chicago, Cleveland.

Group 2: Detroit, Kansas City, Los Angeles, New York, Philadelphia.

Group 3: Pittsburgh, Rochester, San Francisco, St. Louis.

That the affiliating organizations be divided into the following groups:

Group 1: Arizona, California North, California South, Colorado, Connecticut, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas.

Group 2: Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma.

Group 3: Oregon, Pennsylvania, Porto Rico, Rhode Island, South Dakota, Utah, Vermont, Washington East, Washington West, West Virginia, Wisconsin, Wyoming.

(Annual, 1924, pages 31, 32, 206.)



EDWARD H. RHOADES, Jr.
President of the Northern Baptist Convention

THE CONVENTION MINUTES

FIRST SESSION, *Tuesday, June 30, 1925, 9.30 A. M.*

Northern Baptist Convention

1. The Convention was called to order by President C. E. Milliken.

2. L. T. Arlander, of Washington, led the Convention in song.

3. Henry Bond, of Vermont, offered prayer.

4. Rev. A. M. Bailey, of Washington, welcomed the delegates to Washington and Seattle.

5. The Corresponding Secretary presented the report of the Executive Committee, which was finally adopted, as indicated in Item 267, in the following form:

Report of the Executive Committee

To the Northern Baptist Convention, meeting at Seattle, Washington, June 30-July 5, 1925:

I. MISCELLANEOUS

Section 1. Recommendations

The references are to this report. The recommendations relate to

1. Changes in the By-laws. Section 8.
2. The Budget for 1925-1926. Section 9.
3. Program for this meeting. Section 11.

Section 2. Committee Service

Meetings. The Committee held frequent meetings during the Convention at Milwaukee. It met also in Chicago, November 11, 1924, with twenty-six members present; and March 10, 1925, with nineteen members present. All absentees from both meetings sent regrets.

Section 3. Memorial to Hon. Edward S. Clinch

At the meeting of the Executive Committee, March 10, 1925, the following minute was adopted and a copy sent to the family of Hon. Edward S. Clinch:

"It is with the deepest regret, the highest respect, and the tenderest affection that we record the death of our friend and brother, Honorable Edward S. Clinch, of New York, which occurred on November 24, 1924.

"Judge Clinch was a member of the Executive Committee for ten years from 1908 to 1918, was President of the Northern Baptist Convention in 1915, and was Chairman of the Law Committee from the organization of the Convention, with the exception of the year he was President of the Convention, to the time of his death. He discharged the duties of these offices with such marked ability, prompt exactitude, conscientious completeness, and rare good humor as to command the unbounded admiration of all concerned. As a member of the Convention and the Executive Committee he was exceptionally devoted and useful.

"But his usefulness as Chairman of the Law Committee was beyond all praise. His knowledge of the By-laws was perfect and, with keen insight and expert legal skill, he saved the Convention from many a hopeless muddle into which it would otherwise have been precipitated by hasty and ill-advised action. With unstinted time, energy, and professional ability, he gave invaluable service to the Committee. And all this without charge and at his own personal expense.

"He exemplified the Christian virtues in all his relations in life. A loving husband and father, a devout and faithful church-member, a loyal and upright citizen, a high-minded lawyer and statesman, a pure and righteous Christian gentleman, he was admired, respected, and loved by all who knew him. His life was a benediction, his death leaves us a hallowed memory."

Section 4. Appointments by Executive Committee or President

(References are to Annual for 1924)

In addition to the appointments announced in the Annual for 1924, the following have been made during the year:

(1) Committee on Young People's Work (page 292, Item 323): Rev. J. P. Berkeley, Newton Center, Mass.; Rev. C. A. Carman, Galesburg, Ill.; Rev. W. E. Chalmers, Philadelphia, Pa.; Rev. E. L. Dakin, Brooklyn; N. Y.; Mrs. C. D. Eulette, Chicago, Ill.; Rev. W. A. Hill, New York City; Mrs. Orrin R. Judd, Brooklyn, N. Y.; Rev. John H. McLean, Minneapolis, Minn.; Miss Alma Noble, Buffalo, N. Y.; Edwin Phelps, Chicago, Ill.; Rev. M. F. Sanborn, Detroit, Mich.; Rev. W. E. Saunders, Rahway, N. J.; Mrs. H. W. Smith, Ardmore, Pa.; Millard Thomas, Seattle, Wash.; Pres. J. A. White, Denver, Colo.

(2) Delegates to the Federal Council of the Churches of Christ in America (page 215, Item 193): Mrs. W. S. Abernethy, Washington, D. C.; Prof. W. H. Allison, Hamilton, N. Y.; Prof. F. L. Anderson, Newton Center, Mass.; Rev. A. W. Anthony, Scarsdale, N. Y.; Rev. R. A. Ashworth, Yonkers, N. Y.; Pres. C. A. Barbour, Rochester, N. Y.; Sec. L. C. Barnes, New York City; Sec. G. N. Brink, Philadelphia, Pa.; Mrs. G. W. Coleman, Boston, Mass.; Pres. W. H. P. Faunce, Providence, R. I.; Sec. J. H.

Franklin, New York City; Rev. A. H. Gordon, Buffalo, N. Y.; Pres. C. D. Gray, Lewiston, Me.; Rev. H. B. Grose, New York City; Rev. E. A. Hanley, Berkeley, Calif.; Rev. A. G. Lawson, New York City; Rev. M. A. Levy, Pittsfield, Mass.; Rev. R. D. Lord, Brooklyn, N. Y.; Dean Shailer Mathews, Chicago, Ill.; Pres. C. E. Milliken, Portland, Me.; Pres. J. W. Million, Des Moines, Iowa; Mrs. W. A. Montgomery, Rochester, N. Y.; Rev. J. M. Moore, Brooklyn, N. Y.; Mrs. H. W. Peabody, Beverly, Mass.; Pres. Rush Rhees, Rochester, N. Y.; W. S. Richardson, New York City; Rev. C. H. Sears, New York City; Sec. H. F. Stilwell, Cleveland, Ohio; Sec. C. L. White, New York City; Rev. H. J. White, Hartford, Conn.; Rev. A. W. Wishart, Grand Rapids, Mich. Vice-president of the Federal Council: Pres. C. E. Milliken. Primary Members of Executive Committee of the Federal Council: Rev. R. A. Ashworth, Rev. A. W. Anthony, Rev. H. B. Grose, Rev. A. G. Lawson, Mrs. W. A. Montgomery. Alternate Members of Executive Committee: Mrs. W. S. Abernethy, Prof. W. H. Allison, Rev. G. N. Brink, Pres. C. D. Gray, Rev. H. J. White. Primary Member of Administrative Committee: Rev. A. G. Lawson. Alternate Member of Administrative Committee: Rev. R. A. Ashworth.

(3) Delegates to the Universal Christian Conference on Life and Work in Stockholm (page 247): Rev. D. P. Gaines, Waterbury, Conn.; Rev. O. J. Price, Rochester, N. Y.; Pres. C. A. Barbour, Rochester, N. Y.; Dean Shailer Mathews, Chicago, Ill.; Mrs. Katherine S. Westfall, New York City; Rev. W. E. Dennett, Providence, R. I.; Hon. W. H. Goodnow, Keene, N. H.; Rev. E. E. Francis, Lynn, Mass.; Robert C. Francis, Lynn, Mass.; [1] Rev. S. Z. Batten, Philadelphia, Pa.

(4) Members of Finance Committee: H. F. Remington, Rochester, N. Y., in place of D. C. Shull, who declined reappointment; John Nuveen, Chicago, Ill., in place of W. A. Caperton, resigned.

(5) Fraternal Delegate to Baptist Convention of Ontario and Quebec: Rev. W. H. Main, Philadelphia, Pa.

(6) Fraternal Delegates to Mexican Baptist Convention: Rev. C. S. Detweiler and Rev. F. A. Smith, both of New York City.

(7) Fraternal Delegate to Southern Baptist Convention: Rev. F. E. Taylor, Indianapolis, Ind.

Section 5. Transportation

The railroads and their representatives have granted us favors that indicate their confidence in us and interest in our work. We make requests only for those who are legally privileged to receive them. We have also received a few courtesies for representatives of the Swedish, Danish, Norwegian, German, and Finnish Conferences, and for Russian and Negro Missionaries. It should be understood that the Executive Committee through its efficient Manager of Transportation cannot either legally or properly grant all requests to apply to railroads for their kindnesses. The needs of the denomination will be regarded as conscientiously as possible. The

[1] Deceased.

financial value of the favors which we have received from the railroads is very great. Figures could not wisely be given. Such kindness should not be abused by indiscriminate requests. We desire to express our gratitude, not only for the courtesies granted, but for the spirit in which they have been given. There could be no quicker way to forfeit the favors we have enjoyed than by indiscriminate applications and the abuse of our privileges. Our kind benefactors must be protected from unreasonable requests.

Section 6. Publicity

Notification of the purpose of the Executive Committee to submit proposals for amendments to the By-laws, and also reports of meetings of the Executive Committee have been made public through the denominational newspapers.

II. MATTERS REFERRED TO THE EXECUTIVE COMMITTEE

(References are to Annual for 1924)

The following matters were referred to the Executive Committee by the Milwaukee Convention:

Section 7

(1) The Report of the Committee on International Justice and Good-will. (Page 265, Item 288.)

(a) The Executive Committee voted to lay on the table the first recommendation of the Committee on International Justice and Good-will that it be continued and made a regular standing committee, with a chairman or secretary who can give at least part time to cooperation with similar committees of other denominations and with the Commission on International Justice and Good-will of the Federal Council of the Churches of Christ in America, and that the committee be provided with a sufficient budget; and also that all our churches be urged to devote not less than four weeks in the course of a year to the study of international questions.

(b) The Executive Committee voted that the second recommendation be adopted that all our pastors be urged to follow, so far as possible, the suggestions contained in the Federal Council's folder entitled "What the Pastor Can Do in the Crusade for a Warless World."

(2) The Matter of Avoiding Embarrassing Actions by the Convention. (Page 291, Item 321.) After consideration of situations involved, your Committee decided to present a recommendation for addition to the By-laws as stated in this report, Section 8, B.

(3) The Report of the Committee on Coordination of Baptist Bodies Using Foreign Languages. (Page 285, Items 318, 319.) After a conference with that Committee and with the Chairman of the Law Committee, the Executive Committee agreed to present the recommendation for a change in the By-laws reported in Section 8, C, of this report.

(4) Appropriation to Chaplains in Army. (Page 291, Item 322.) The Executive Committee voted to recommend to The American Baptist Home Mission Society and the Finance Committee of the Northern Baptist Con-

vention for sympathetic consideration the recommendation of the Chaplains' Club of the Northern Baptist Convention that the Society be authorized to appropriate the sum of not less than fifty dollars ($50) per month per Chaplain of the Regular Army and Navy, who represent the Northern Baptist Convention, for their religious work. The Executive Committee voted not to concur in the recommendation that sufficient funds be appropriated each year to defray the expenses of at least one Chaplain as an official delegate to the Northern Baptist Convention as a representative of the Corps of Chaplains. The treasury of the Convention does not have sufficient funds to justify such an appropriation. Furthermore, the By-laws of the Convention, Article I, Section 1, provide for the qualifications of delegates, and it would not be possible to admit any delegates other than those provided for in this Article.

III. CHANGES IN THE BY-LAWS

Section 8

The Committee recommends that the Convention By-laws be amended as follows:

A. Article I, Section 1 (b):

By striking out the words "cooperating organizations" and inserting in their place the words "the organizations named in the preceding paragraph." The purpose of this amendment is to constitute as ex-officio delegates to the Convention the accredited officers and members of the Boards of Managers of the Ministers and Missionaries Benefit Board and of the Board of Education in addition to those of the cooperating organizations.

B. Article IV, Section 1, by adding new subsections as follows:

"(e) A resolution offered upon the floor of the Convention making an appropriation of funds shall be referred, without debate, to the Executive Committee for consideration."

"(f) If a special committee be created by a resolution to consider any matter, when an appropriate committee exists, the Executive Committee may refer that matter to the existing committee."

C. Article IV, Section 7, amend as follows:

By striking out the word "eighteen" and by inserting therefor the words "twenty-five," and adding to the sentence "to be appointed by the Executive Committee."

By inserting after the first sentence the following, "Each foreign-speaking national body shall have the privilege of nominating one member of this committee."

By inserting after the words "other Baptist bodies" a semicolon in place of the comma, and also the words "to cultivate a closer fellowship between such bodies and the Convention, by distributing such information as will further these aims and by arranging for an interchange of fraternal delegates, and in such other ways as may be deemed advisable;"

The whole Section as thus amended would read:

"SEC. 7. There shall be a Committee on the Coordination of Baptist Bodies Using Foreign Languages consisting of twenty-five persons, to be appointed by the Executive Committee. Each foreign-speaking national body shall have the privilege of nominating one member of this committee. It shall be the duty of the committee to study and report on the best methods for coordinating Baptist bodies using foreign languages with one another and also with other Baptist bodies; to cultivate a closer fellowship between such bodies and the Convention, by distributing such information as will further these aims, and by arranging for an interchange of fraternal delegates, and in such other ways as may be deemed advisable; and also to report such facts and statistics related to the work of the committee as to it may seem proper."

IV. FINANCIAL

SECTION 9. CONVENTION BUDGET FOR 1925-1926

The Executive Committee recommends the following budget, which has been approved by the Finance Committee of the Convention:

A. Administrative Expenses

I. 1925 Convention		$2,000
II. Committees:		
1. Executive	$5,000	
2. Finance:		
(1) General Expenses	$2,000	
(2) Salary of Comptroller	6,000	
(3) Expenses of Comptroller	1,000	
	9,000	
		14,000
III. Officers' Expenses:		
1. Corresponding Secretary (Clerk, postage, supplies)	$1,500	
2. Treasurer	300	
		1,800
IV. Transportation Manager:		
1. Salary	$2,500	
2. Office Expenses	600	
		3,100
V. Estimated Cost of Annuals Above Receipts from Registration Fees		4,000
VI. Contingent Fund		5,600

B. Convention Work

VII. Committees:		
1. City Missions	$500	
2. Foreign-speaking Bodies	400	
3. Denominational Day	250	
4. International Justice and Good-will	500	
5. Social Service	250	
		1,900
VIII. Federal Council of Churches of Christ in America		10,000
Total		$42,400

SECTION 10. TREASURER'S REPORT

The Treasurer of the Convention herewith submits his annual report.

Balance from 1923-1924 report		$13,554.92

I. RECEIPTS

1. Milwaukee Convention:		
(1) Registration fees	$5,093.13	
2. Gen. Bd. of Promotion and Bd. of Miss. Coop.:		
(1) Northern Baptist Convention	24,543.00	
(2) Federal Council of Churches of Christ in America, Inc.	11,156.12	
3. Interest on deposits	304.17	
4. From Alpin Baptist Church	85.00	
		$41,181.42
		$54.736.34

II. DISBURSEMENTS

1. Milwaukee Convention:		
(1) Appointed Speakers	$685.48	
(2) Recording Secretary's assistance and supplies	597.08	
(3) Printing	875.42	
(4) Cablegram and telegrams	57.29	
(5) Stereopticon Lecture	61.00	
		$2,276.27
2. Convention Officers' Expenses:		
(1) Corresponding Secretary:		
Convention Clerk's salary	$1,130.00	
Postage, stationery, and supplies	96.21	
(2) Treasurer's expense, clerk, stenographer, bond, and postage	295.43	
(3) Typewriter for Secretary	85.00	
		1,606.64

3. Convention Administration Committees:		
(1) Transportation	$3,100.00	
(2) Finance	1,302.80	
(3) Program	36.88	
(4) Executive Committee	2,895.52	
		$7,335.20
4. Convention Work Committees:		
(1) City Missions		345.38
(2) Denominational Day		250.00
(3) Social Service		258.52
(4) Committee on International Justice and Good Will		169.50
(5) Advisory Committee		2,000.00
(6) Committee on Foreign Languages		232.59
5. Federal Council of Churches of Christ in America, Incorporated		11,156.12
6. The American Baptist Publication Society, printing		3,149.39
7. Auditing fees (Treasurer's books)		49.72
8. Coordination Baptist Bodies Speaking Foreign Languages		3.75
		$28,833.08
Bank Balances:		
Peoples Savings Bank	$8,753.42	
Bankers Trust Co.	12,188.93	
Valley National Bank	4,960.91	
		$25,903.26
		$54,736.34

NORTHERN BAPTIST CONVENTION

PERMANENT FUNDS

As at April 30, 1925

1. Estate of Martha J. Braman:		
Bank balance May 1, 1924		$2,527.22
Interest credited to May 1, 1925		91.08
		$2,618.30
On deposit in Peoples Savings Bank	$2,618.30	
Balance April 30, 1925		$2,618.30

2. Estate of Albert P. Griffith:

Balance May 1, 1924		$16,839.52
Receipts:		
Interest on deposit	$255.56	
Interest on bonds	212.50	
Collections on Griffith Estate	751.71	
		1,219.77
Balance April 30, 1925		$18,059.29
On deposit in Peoples Savings Bank	$7,608.79	
Certificate of Deposit	1,666.12	
Bonds	8,784.38	
	$18,059.29	

3. Estate of Ella McKean:

Balance May 1, 1924		$634.44
Interest to April 30, 1925		25.36
On deposit in Peoples Savings Bank	$659.80	
Balance April 30, 1925		$659.80

CERTIFICATE

We have made an audit and examination of the books and records of Frank L. Miner, Treasurer of the Northern Baptist Convention for the fiscal year ended April 30, 1925, and hereby certify that the above statements are true and correct.

CLAYTON B. STIVER COMPANY,
Division of Accounting,
By A. L. Boyer, *Chief Accountant.*

V. ARRANGEMENTS FOR THIS MEETING

SECTION 11. PROGRAM FOR THIS MEETING

The Executive Committee is charged by the By-laws with the duty of making arrangements for the sessions of the Convention. We herewith submit the provisional program for this Convention meeting, and recommend the adoption of the provision for the first day, and the reference of the rest of the program to the Committee on Order of Business:

Tuesday, June 30

Morning

9.30 Singing led by L. T. Arlander, Seattle.

9.40 Prayer.

9.45 Words of Welcome. Rev. Ambrose M. Bailey, Seattle.

9.50 Report of Executive Committee. Rev. W. C. Bitting, Missouri.
Appointment of Enrolment Committee and Committee on Arrangements.

10.00 President's Address. Hon. Carl E. Milliken, Maine.

10.30 Singing and Prayer.

10.40 Keynote Address: "On Earth Peace," Rev. Clinton Wunder, New York.

11.10 Singing and Prayer.

11.20 The Budget in a Picture.

11.25 Business and Announcements.
Places of State Delegations.

12.00 Singing and Benediction.

Afternoon

2.00 Singing and Prayer.

2.05 Convention Business.
Report of Committee on Nominations from States.

2.40 Singing and Prayer.

2.45 Woman's American Baptist Foreign Mission Society. Annual Report.
Addresses by Missionaries: Dr. Lena Benjamin, South India; Miss Mary Jesse, Japan; Miss Elsie Kittlitz, South China.

4.00 American Baptist Foreign Mission Society.
Presentation of Annual Report.
Annual Review of the Year. Prof. Frederick L. Anderson, Chairman of Board.

4.30 Convention Business.
Report of Finance Committee.
Discussion.

6.00 Singing and Benediction.

Evening

7.00 Stereopticon Lecture: "Baptist Schools." Sec. Harry S. Myers.

7.45 Singing and Prayer.

7.55 Report of Roger Williams Memorial. Pres. Emory W. Hunt.

8.05 Report of Board of Education. Sec. F. W. Padelford, New York.

8.25 Address: "Why Go to College." Pres. Allen Hoben, Michigan.

8.55 The Budget in a Picture.

9.00 Address: "Life Investment After College." Rev. David J. Evans, Missouri.

9.30 Singing and Benediction.

WEDNESDAY, JULY 1

Morning

9.00 Mission Study: "Prayer and Missions" (Montgomery). Dr. G. A. Huntley, China.

9.30 Convention Business.
Report of Committee to Investigate the Affairs of the Foreign Mission Society. Rev. A. W. Beaven, New York.
Discussion.

10.55 Singing and Prayer.

11.00 Report of Baptist City Plan Commission.
Address: "A Baptist City Plan." Rev. Charles Hatch Sears, New York.
Moving the Adoption of the Report and Speaking of "Churches in the Older Residence Areas." Rev. John M. Moore, New York.
Seconding Adoption of the Report and Presenting the "Claims of Negro Baptists." Rev. Benjamin Otto, Illinois.
"Some Findings of the City Plan Committee." Rev. C. A. Brooks, Illinois.
General Discussion.

12.00 Bible Exposition: "Ephesians: the Epistle of the Ascension." Rev. John Marvin Dean, California.

12.30 Singing and Benediction.

Afternoon

2.00 Singing and Prayer.

2.10 Report of Ministers and Missionaries Benefit Board. Rev. E. T. Tomlinson, New York.

2.25 Address: "Proxy Ministers." Arthur M. Harris, New York.

2.55 Annual Meeting of Board of Education.

3.10 Annual Meeting of American Baptist Historical Society.

3.25 Report of Committees on:
Denominational Day.
International Good Will.

3.40 Report of Board of Missionary Cooperation.
Introduction of Chairman, Hon. W. H. Witty, Idaho.
Report of Board. Acting Executive Secretary Rev. W. H. Bowler, New York.

4.10 "The Committee Work of the Board." E. H. Rhoades, Jr., Ohio.

4.25 "Impressions of the Board's Headquarters." Henry Bond, Vermont.

4.40 Our Weekly Paper, "The Baptist." Rev. John A. Earl, Chicago.
4.50 Our Monthly Magazine, "Missions." Rev. Howard B. Grose, New York.
5.00 Objectives for the Current Year.
Discussion.
5.30 Singing and Benediction.

Evening

7.00 Moving Picture Film: "Inasmuch." Sec. Harry S. Myers.
7.45 Singing and Prayer.
8.00 The Budget in a Picture.
8.05 Report of Commission on Social Service. Pres. Clifton D. Gray, Maine.
8.20 Address: "Implications and Applications of Social Service." Rev. A. Ray Petty, New York.
8.50 Singing and Prayer.
9.00 Address: "Opportunities and Obligations of Evangelism." Rev. C. O. Johnson, Washington.
9.30 Singing and Benediction.

Thursday, July 2

Morning

9.00 Mission Study: "The Dynamite of God" (Lerrigo). Dr. G. A. Huntley.
9.30 Singing and Prayer.
9.35 Convention Business. Reports of Committees on:
Conference with Other Religious Bodies.
Baptist Bodies Using Foreign Languages.
Nominations.
10.05 The American Baptist Publication Society. Religious Education.
Address: "The Church and the Children." Mrs. C. M. Philbrick, Colorado.
10.20 Address: "Young People and Religious Education." Rev. John Newton Garst, Washington.
10.40 Address: "The Church Geared to Its Task." Rev. W. T. Milliken, Oregon.
10.55 Joint Meeting of the Publication Society and the Home Mission Societies. Our Cooperative Evangelistic Campaign.
11.00 Remarks by the Chairman, Rev. Frank A. Smith, New York.
11.15 "The Plan of the Campaign." Rev. H. F. Stilwell, Ohio.
11.30 Address: "The Rebirth of a Nation." Rev. Edward Holyoke, Rhode Island.
12.00 Bible Exposition: "The Christian's Compensations." Rev. Arthur V. Allen, Michigan.
12.30 Singing and Benediction.

Afternoon

2.00 Singing and Prayer.

2.10 Convention Business. Reports:

Law Committee.

Federal Council.

2.40 National Cooperating Home Mission Organizations. Mrs. George W. Coleman, presiding.

Report of Woman's American Baptist Home Mission Society. Mrs. Katherine S. Westfall.

Report of American Baptist Home Mission Society. Sec. Charles L. White.

"Colportage and Chapel Car." Conducted by Sec. S. G. Neil.

New Plans for Missionary Training. Mrs. Clara D. Pinkham, Miss Blanche Parks.

Oriental Work:

"Chung Mei." Rev. Charles R. Shepherd.

"Chinese School in San Francisco." Miss Mildred Cummings.

"Children from Our Japanese Center." Miss May Herd.

"Japanese Pioneer Work." Rev. H. Y. Shibata.

4.00 Group Conferences.

Westminster Presbyterian Church, Harvard and Howell Streets.

International Friendship, Prayer Room, Howell Street entrance.

Evangelism, Auditorium.

First Christian Church, Broadway and Olive Streets.

Stewardship, Junior Department Room.

Missionary Education, Auditorium.

Children's World Crusade, Adult Assembly Room.

World Wide Guild, Young People's Room, third floor.

First Swedish Baptist Church, 820 Pine Street.

Religious Education, Children's Division. Demonstration by Seattle children arranged by Mrs. Frieda C. Davidson.

Saint Mark's Episcopal Church, Harvard Street opposite First Baptist.

College Presidents, Auditorium.

First Baptist Church, Harvard and Seneca Streets.

Foreign Missions, Auditorium.

Social Service, East Tower Room.

City Missions, West Tower Room.

Architect, Church Building Planning, Social Room.

5.30 College Reunions.

Evening

7.00 Stereopticon Lecture: "Fifty Years of Fruitful Yesterdays." Sec. Harry S. Myers.

7.45 Singing and Prayer.

7.55 Joint Meeting of The American Baptist Home Mission Society and the Woman's American Baptist Home Mission Society. Hon. F. S. Dietrich, presiding.

"Spiritual Conquests Among the Original Americans." Rev. George W. Hicks, Oklahoma.

"Indian Boys and Girls." Miss Bessie C. Culver.

"Neighbors." Miss Naomi Fletcher.

Singing.

"Nursing in Mexico." Miss Mary Moody.

"Baptist School in Nicaragua." Mrs. Ida Warnock.

"The Gospel in Latin America." Rev. Arturo Parajon, Nicaragua.

"The Christian Implications in Mexican Immigration." Rev. E. R. Brown, California.

9.30 Singing and Benediction.

FRIDAY, JULY 3

Morning

9.00 Mission Study: "Peasant Pioneers" (The Slavs). Rev. Charles A. Brooks, Illinois.

9.30 Singing and Prayer.

9.40 Convention Business.
Elections of Officers. Other Business.

10.00 Report of National Council of Northern Baptist Laymen. Hon. W. H. Witty, Idaho.

10.25 Address: "If I Were Preacher." Hon. F. W. Freeman, Colorado.

10.55 Address: "If I Were Layman." Rev. H. W. Freda, Ohio.

11.25 Address: "A Challenge to Baptist Laymen." Rev. E. A. Hanley, California.

11.55 The Budget in a Picture.

12.00 Bible Exposition: "Abiding in Christ." Rev. Frank M. Goodchild, New York.

12.30 Singing and Benediction.

Afternoon

2.00 Singing and Prayer.

2.10 Report of Convention's Near East Relief Committee. Rev. John M. Moore, New York.

2.20 Address: "The Christian Leadership Program of Near East Relief." E. Guy Talbot, California.
2.35 Singing and Prayer.
2.45 The Budget in a Picture.
2.50 Address: "Missionary Education in the Church." Rev. Floyd H. Carr, New York.
3.20 Address: "On the Trail of the World's Unrest." Rev. A. W. Rider, California.
3.50 The Budget in a Picture.
3.55 American Baptist Foreign Mission Society and Woman's American Baptist Foreign Mission Society—Joint Session.
Fresh Messages from the Foreign Front. Miss Ethel A. Masales, Assam; Dr. H. R. Murphy, Bengal-Orissa; L. C. Smith, South India; Rev. A. J. Tuttle, Assam; Rev. W. E. Wiatt, Burma; Rev. G. E. Whitman, South China; H. F. Stuart, Philippine Islands; Rev. A. V. Wakeman, Belgian Congo; H. J. Openshaw, West China.
5.30 Singing and Benediction.
Seminary Reunions.

Evening

7.00 Stereopticon Lecture: "The Challenge of Victories and Hard Tasks in the Orient." Rev. L. W. Hattersley, Burma.
7.45 Singing and Prayer.
7.50 Address: "The Challenge of the World-Situation." Rev. David Bryn-Jones, Minnesota.
8.20 Presentation of New Outgoing Missionaries. Rev. P. H. J. Lerrigo, New York.
Dr. Lena English, South India.
Miss Mary Laughlin, Bengal-Orissa.
Mr. and Mrs. John G. Gilson, Bengal-Orissa.
Mr. and Mrs. Chester U. Strait, Burma.
Dr. Grace P. Seagrave, Moulmein, Burma.
Mr. and Mrs. Fred Gilson, Assam.
Dr. Max Miles, Undesignated.
Miss Margaret Bailey (fianceé of Doctor Miles), Undesignated.
Mr. and Mrs. Daniel Whitman, South China.
Mr. and Mrs. Philip J. McLean, China.
Dr. and Mrs. A. C. Osterholm, Africa.
Miss Ruth Harris, West China.
Mr. Oscar Sedam, Africa.
Miss Flora E. Northrup, Burma.
Mr. and Mrs. O. G. Tillman, Burma.
Mr. Dwight Smith, Burma.
Prayer of Dedication. Rev. T. J. Villers, Oregon.
9.30 Singing and Benediction.

SATURDAY, JULY 4

Morning

9.00 Mission Study: "From Over the Border" (The Mexicans in the U. S.). Rev. Charles A. Brooks, Illinois.
9.30 Singing and Prayer.
9.35 Convention Business. Reports of:
Committee on Resolutions.
Committee on Young People's Work.
Other Business.
11.30 Patriotic Address: "The Bulwarks of the American Commonwealth." Rev. Samuel Macauley Lindsay, Massachusetts.
12.00 Bible Exposition: "He Opened to Us the Scriptures." Rev. Clarence W. Kemper, West Virginia.
12.30 Singing and Benediction.

Afternoon

1.30 Recreation and Entertainment under direction of Local Committee.
6.00 Laymen and Brotherhood Banquet. Toastmaster, Corwin S. Shank, Seattle.
Address: "Play Ball." Rev. J. Whitcomb Brougher, California.
Women's "Informal Reception."

SUNDAY, JULY 5

Morning

9.45 Women's Bible Class taught by Miss Jessie Burrall, Missouri.
Men's Bible Class (under direction of National Council of Northern Baptist Laymen) taught by Rev. John Snape, California.
11.00 Convention Sermon: "Uplook and Outlook." Rev. W. S. Abernethy, District of Columbia.

Afternoon

3.00 Young People's Session:
Song Service.
Reading of the Scripture.
Prayer.
String Quartet.
Song.
Five-minute Talks:
"Youth—and the Need of the World." Miss Hattie Fitzgerald, Seattle, Washington.
"Youth—and the Call of the Church." W. K. Hood, Portland, Oregon.
"Youth—and the Responsibility of the Denomination." Rev. E. A. Frizell, Fresno, California.
Main Address: "Christ and the Challenge to Youth." Rev. David J. Evans, Kansas City, Missouri.

Evening

7.30 Evening Worship conducted by Rev. H. W. Virgin, Illinois.

8.00 Address: "The Peace of the Pacific and the Peace of the World." Rev. William Axling, Japan.

8.45 Address: "The Challenge of the Cross." Rev. W. A. Cameron, Toronto.

9.30 Adjournment.

6. On motion of the Corresponding Secretary that portion of Section 11 of the report which dealt with the program of the Convention for Tuesday and Wednesday was adopted, and the remainder of the program was referred to the Committee on Order of Business.

7. The President appointed the following Committee on Enrolment: C. S. Shank, of Washington, *Chairman;* R. H. Ismon, of New York; J. E. Sagebeer, of Pennsylvania; Rev. T. J. Villers, of Oregon; W. H. Witty, of Idaho.

8. The delegates stood in memory of Rev S. Z. Batten, of Pennsylvania, and Rev. W. C. Bitting, of Missouri, offered prayer.

9. On motion of Rev. J. E. Noftsinger, of Washington, the Corresponding Secretary was requested to send a telegram of sympathy to the bereaved family of Rev. S. Z. Batten, of Pennsylvania.

10. President C. E. Milliken delivered the President's address.

11. Rev. Clinton Wunder, of New York, delivered the keynote address on "On Earth Peace."

12. Rev. H. J. White, of Connecticut, offered prayer.

13. Mrs. H. W. Smith, of Pennsylvania, presented the first of a series of "The Budget in a Picture," setting forth in a dramatic form the work of the Ministers and Missionaries Benefit Board.

14. C. S. Shank, of Washington, Chairman of the Committee on Enrolment, presented a preliminary report.

15. On motion the Convention adjourned until 2 p. m. that the State delegations might meet to nominate members of the committees of the Convention as provided in the Standing Resolutions.

16. Pres. E. W. Hunt, of Pennsylvania, pronounced the benediction.

SECOND SESSION, *Tuesday, June 30, 2.00 P. M*

17. The Convention was called to order by the President.

18. The Recording Secretary read the names of Committeemen nominated by the State delegations (see Appendix A), and, on his motion, the persons named were elected members of the several committees as nominated.

19. The President announced the places of meeting of the committees nominated by the State delegations.

20. On motion the Convention adjourned.

Woman's American Baptist Foreign Mission Society

21. The Society was called to order by President Mrs. H. E. Goodman.

22. Rev. C. A. Fulton, of Colorado, offered prayer.

23. Recording Secretary pro-tem. Mrs. W. S. Abernethy presented the following amendments to the By-laws of the Society, recommended by the Board of Managers, and, on her motion, they were adopted:

Article V

Section 1. Insert the word "regular" after "27" and before "members."

Insert after "each" the words "of the ten." Change "District" to "Districts."

After the sentence so changed insert the following, "The remaining seven members shall be members-at-large, to be elected annually by the Society at its Annual Meeeting."

Omit paragraph beginning, "The Presidents of the Districts" and ending "member of the Board."

Change the order of the two following paragraphs.

Insert after this paragraph the following paragraph: "There shall be Associate Members of the Board of Managers. These shall be the Presidents of Union Districts, the Presidents of Foreign Mission Districts, and such other members as the Board of Managers may from time to time elect. Associate members shall have the power to vote on all save legal questions."

Follow this with the first of the two paragraphs referred to above, with the following insertion: the words "regular members" after "fifteen."

Omit Section 4.

Change Section 5 to Section 4.

Change Section 6 to Section 5.

Change Section 7 to Section 6.

Omit Section 8.

Change Section 9 to Section 7.

ARTICLE VI

Section 4. Omit from paragraph 4 the words "One Vice-president . . . supported by the District" and insert the words "One Vice-president shall interpret to the constituency of the District the interests of the Foreign Mission cause and shall carry on correspondence with the foreign missionaries belonging to the District."

Paragraph 6. After the sentence ending "for the work of the Society" insert the sentence "She shall receive and, under direction of the Executive Board, disburse the moneys appropriated by the Society for District expense."

In the sentence beginning "She shall keep an accurate and detailed account of" omit the rest of the sentence and insert the words "all receipts and disbursements."

Section 5. Paragraph 2. In the first sentence omit the words "to secure funds for the accomplishment of that part of the work assumed by the District" and insert the words "to stimulate missionary giving."

Paragraph 5. Omit the words from "A Publication Committee" to "Publication Department."

ARTICLE VII

Section 4. Change the word "of" after "officer" and before "Committee" to "or."

24. The annual report of the Woman's American Baptist Foreign Mission Society was presented by Vice-president Mrs. H. W. Smith and on her motion was received.

25. The President addressed the Society.

26. Addresses were delivered by the following missionaries: Dr. Lena Benjamin, of South India; Miss Mary Jesse, of Japan; Miss Elsie Kittlitz, of South China.

27. Miss Hattie Fitzgerald, of Washington, addressed the Society representing candidates available for missionary work.

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

28. The Society was called to order by Vice-president Joshua Gravett.

29. On motion of Secretary W. B. Lipphard the minutes of the annual meeting of the Society of the year 1924 were adopted as printed.

30. The annual report of the Board of Managers of the Society was presented by Secretary W. B. Lipphard, and on his motion was adopted.

31. Prof. F. L. Anderson, Chairman of the Board of Managers, presented the Annual Review of the Work of the Society.

32. Rev. C. A. Brooks, of Illinois, discussed the address of the President of the Board of Managers.

33. Secretary S. G. Neil, of Pennsylvania, offered prayer.

Northern Baptist Convention

34. The Convention was called to order by the President.

35. The following report of the Finance Committee was presented by W. A. Staub, of New York, who moved that it be adopted:

Report of the Finance Committee

To the Northern Baptist Convention:

The disappointing total of the contributions by our denomination for missionary and benevolent purposes during the fiscal year ended April 30, 1925, and the failure for some years past to realize the amounts fixed as the aggregate to be secured from contribution sources for the carrying on of the work of the organizations participating in the unified budget of the Northern Baptist Convention, has caused your Finance Committee to give unusual care and thought to the budget to be recommended for the year ending April 30, 1926. Early during the present year, when the budget to be recommended for the fiscal year 1925-6 was under consideration and counsel was had with those charged with the responsibility for the denomination's promotional activities, both national and State, it was tentatively decided to recommend a budget calling for the same total from donation sources as in the budget adopted by the Milwaukee convention for the year ended April 30, 1925. At the time of the tentative recommendation of the 1925 budget it was not yet known what the total receipts for the year ending April 30, 1925, would be. Vigorous efforts were being made to bring the donation receipts for that fiscal year up to the budget total of $6,700,000, and it was hoped that the generous conditional gift of Mr. John D. Rockefeller, Jr., would give such a strong impetus toward that end, that the desired goal would be reached.

Since that time, however, the fiscal year 1924-5 has closed with a total of only a little over $5,000,000 from donation sources (including the portion of Mr. Rockefeller's gift which became effective) as compared with the amount of $6,700,000 called for by the budget.

Your Finance Committee believes in the light of experience of the years immediately past, that the time has come to set up a budget based not so much on our wishes as on what there is reasonable prospect of attaining. Inasmuch as a budget in the true sense of the word represents a statement of proposed expenditures, which have been approved in the light of the

expected provision of funds therefor, it seems to us that the continued setting up of budgets on an unreal basis is an unwise and unsafe policy which may well lead to disastrous results in the way of debt accumulations. Especially is this so since the bulk of the donation receipts came in during the last few months of the fiscal year and the expenditures of the various organizations participating in the unified budget are made in the light of the receipts expected later in the fiscal year. It may also be asked whether the continued setting of financial goals, which our constituency is apparently not prepared, in the present state of development of its giving faculty, to attain, does not have a tendency to foster high pressure promotional methods which cannot be permanently helpful, and whether it does not lead to a wide-spread feeling of discouragement at the lack of even remote attainment of the financial goal which is harmful to the denominational morale.

Pursuant to its consideration of the situation and of the factors above referred to, your Finance Committee has come to the conclusion that it should recommend to the Convention the following budget for the fiscal year ending April 30, 1926:

BUDGETS 1925-1926

	Share of Donation Receipts [1]	Estimated Income Non-Donation Sources	Total Operating Budget
A. B. F. M. S.	$1,058,680	$556,000	$1,614,680
W. A. B. F. M. S.	395,968	34,000	429,968
A. B. H. M. S.	430,872	641,025	1,071,897
W. A. B. H. M. S.	305,072	32,000	337,072
A. B. P. S. (exclusive of business department)	131,650	66,100	197,750
M. & M. B. B.	362,547	738,351	1,100,898
Board of Education	155,200	7,000	162,200
Schools and Colleges	380,000	.....	380,000
N. B. C.	25,600	.....	25,600
Federal Council of Churches	8,000	.....	8,000
B. Y. P. U. or A.	20,000	.....	20,000
State Conventions	1,079,735	177,575	[2] 1,257,310
State Conventions, promotion	172,454	.....	172,454
Standard City Mission Societies	406,000	20,215	[3] 426,215
Board of Missionary Cooperation	320,000	.....	320,000
Swedish Conference	9,600	.....	9,600

[1] Exclusive of donations for "specifics."

[2] Exclusive of amounts which will be received by State Conventions from national Societies.

[3] Exclusive of amounts which will be received by City Mission Societies from national Societies and State Conventions.

Danish Conference	$5,680	.....	$5,680
Norwegian Conference	5,200	.....	5,200
American Baptist Historical Society.	4,000	.....	4,000
Roger Williams Memorial	20,000	.....	20,000
National Council of Northern Baptist Laymen	10,000	.....	10,000
Miscellaneous and contingent	53,742	.....	53,742
	$5,360,000	$2,272,266	$7,632,266

Your Finance Committee has requested the various Societies and Boards participating in the foregoing budget not to expend at a rate of more than 95 per cent. as to the funds from donation sources until differently authorized by this Committee.

The foregoing budget total of $5,360,000 from donation sources is based on the aggregate of $6,700,000, which was first tentatively decided upon for the fiscal year 1925-26, less a horizontal cut of 20 per cent. Thus the proportionate shares of the participating organizations in the aggregate donations are not changed by the reduction in the budget total. Further, it is the thought of your Finance Committee that should a greater amount than $5,360,000 be received from donation sources, the excess would be distributed in the same proportions as the initial $5,360,000.

Appropriations for Promotional Expense

Your Finance Committee has given due consideration to the question of whether, in view of the falling off in donation receipts, the appropriations for promotional expenses, both of the Board of Missionary Cooperation and of the State Conventions, should be maintained at their former level or also reduced. The argument made by some is that promotional expenses are like the sales department expenses of a commercial business and that, if the business volume shows a falling off, the expenditures to effect sales and thus recover the lost volume of business should be increased rather than decreased. In practise, however, prudent business men do not act on such a broad statement of principle, if indeed it can be proved such, without considering a great many other factors as well. Some of these other factors are (1) the amount of funds which will be available for expenditure during the fiscal year, whether for sales expenses or any other purpose, and (2) whether basic business conditions are such that there is a practical limit to the additional business which can be secured regardless of how much is spent for sales expenses.

Despite the earnest and intensive efforts made during the past fiscal year to raise the $6,700,000 from donation sources on which the budget adopted at Milwaukee was based, and the large expenditures for promotional expenses, only about $5,000,000 was actually received from the denomination. The mere expenditure of money for promotional effort gives no

assurance of the raising of an amount in due proportion to the promotion expenditure.

It is evident that the promotion expenses for a budget of $5,360,000 should not be the same amount as for a budget of $6,700,000. The promotion expenses would be entirely out of line with the direct expenditures for home and foreign mission work. Further, if the promotion expenses were to continue at their present figure, the cut in the home and foreign mission expenditures would be in a much greater percentage than the 20 per cent. cut in the budget as a whole.

The conclusion of your Finance Committee is that the promotion expenses must be cut in at least the same proportion as the other items in the budget.

Financial Position of the Denomination

Owing to the fact that up to the time this report had to be sent to the printer's hands (June 15) balance-sheets as at April 30, 1925, had been received from less than one-half of the organizations participating in the unified budget, it has not been feasible for your Finance Committee to include in this report any statement of the financial position of the denomination as a whole at the close of the fiscal year last completed. Should sufficient data be received up to the time of the convention to enable it to do so, your Finance Committee will submit such information to the convention as an addendum to this report.

Report of Advisory Committee

Almost three years ago an Advisory Committee was appointed by the Finance Committee, to make a thorough and comprehensive study of the finances and activities of the various national Societies and other cooperating organizations embraced in the Northern Baptist Convention. This Advisory Committee has made a most exhaustive investigation and submitted a preliminary report to the convention held last year at Milwaukee. The Advisory Committee is making a further report at this convention, which report will be submitted separately from the report of your Finance Committee.

In view of the desire to have the investigations by the Advisory Committee completely independent and impartial, the committee was selected from among persons not connected with any of the Boards or Societies and not members of the Finance Committee, and your Finance Committee has in the main abstained from participation in, though not withholding its support from, the work of the Advisory Committee.

The report which the Advisory Committee will submit is, therefore, a view of various phases of the activities of, and conditions in, our denominational organizations from a standpoint other than that of our denominational officials and standing committees. Because of the service rendered by the Advisory Committee, your Finance Committee has felt that the former should have the greatest freedom in presenting its report, regardless of whether or not the members of the Finance Committee may agree with all the recommendations or suggestions which the Advisory

Committee may consider desirable for the improvement of our denominational organization or of methods at present in effect for the carrying on our denominational activities and finances.

In one part of the Advisory Committee's work your Finance Committee has taken especial interest because it seemed directly related to the duties assigned to your Finance Committee by the By-laws of the Northern Baptist Convention. Reference is had to the statement by the Advisory Committee of the financial condition of the various cooperating organizations. The interest of the Finance Committee in this matter became emphasized with responsibility when Mr. John D. Rockefeller, Jr., in his letter of January 24, 1925, by which he announced his gift of last winter to the denomination, included the following condition:

> "I suggest that payments of moneys received under this pledge be made to those organizations which the Finance Committee certifies to your Board as having made clear their financial condition, and then according to the percentage figures fixed by the Finance Committee."

Your Finance Committee cooperated with the Advisory Committee in conferring with certain of our national Societies in endeavoring to arrive at an agreement as to certain changes which the Advisory Committee's study and investigation indicated should be made by some of our organizations in their methods of stating their financial position. The changes suggested are not such as to reflect in the slightest on the integrity of the method of financial statement heretofore followed but in some cases at least are desirable because conditions are no longer the same as at an earlier day when such methods had their origin.

It is with gratification that your Finance Committee can report that with only one exception all the Societies have accepted the recommendations of the Advisory Committee for the statement of their financial position and are preparing their balance-sheets as at the close of the past fiscal year in conformity therewith. The Board of Managers of the Foreign Mission Society could not see its way clear to adopt immediately the recommendations made for the clearest and most accurate presentation, from the Finance Committee's point of view, of the Society's financial position at the close of the denominational fiscal year. The principal point of divergence was with respect to a practise which consists in including among the liabilities in the Foreign Society's balance-sheet or statement of financial condition at the close of the fiscal year, i. e., April 30, the appropriations for the expenditures to be made on the foreign fields during the succeeding six months. In the opinion of both the Advisory Committee and your Finance Committee, when the Foreign Society states its liabilities (which have a vital bearing in determining the surplus or deficit of the Society) there should not be included therein items which are not yet actually owing but which merely represent an estimate of operating expenses to be incurred in a future period.

In order that there may be no misunderstanding, it should be clearly understood that the adjustment of the Foreign Society's balance-sheet so

as to exclude future expenses from the liabilities stated in the balance-sheet would have no effect on the share of the Society in the unified budget. The budget is on an annual basis, and the Foreign Society in common with all other participating organizations receives its share on the basis of expenses for a twelve-month period regardless of how its balance-sheet is stated.

Your Finance Committee understands that the Board of Managers of the Foreign Society, although not willing on its own initiative to depart from its present practise, will submit to this convention, sitting as the Foreign Society in annual meeting assembled, a resolution to secure authority for so stating the balance of the Foreign Society as "to conform fully to the standard suggested by the Finance Committee as applicable to all the denominational organizations." Should the convention act affirmatively on the aforementioned resolution, this matter will thus be brought to a satisfactory conclusion.

Appointment of Comptroller

The Finance Committee has for a long time felt the need of having a representative who could act for it in making the inquiries and studies essential to a proper understanding of the budgets which come before the Committee for review and to make such other investigations as may be necessary in the discharge of the duties laid upon your Finance Committee by the By-laws of the Convention. In an endeavor to meet this need, at least partially, your Finance Committee has appointed Mr. A. W. Armour acting comptroller. Mr. Armour acted as a representative of the Advisory Committee during the entire time that committee's work was under way. He consequently brings to his work for your Finance Committee a fund of information, gained by first-hand contact, regarding the finances and activities of our various organizations which should prove valuable to your committee. For the present, at least, Mr. Armour will be employed on only a part-time basis and the expense thus occasioned will be very moderate.

Respectfully submitted,

Walter A. Staub, *Chairman,*
W. C. Coleman,
W. W. Everett,
R. H. Ismon,
F. H. Lindsay,
John Nuveen,
H. F. Remington,
Ambrose Swasey,
J. C. Hazen, *Secretary.*

36. After discussion by President Mrs. H. E. Goodman; Rev. W. H. Freda, of Ohio; Rev. J. W. Brougher, of California; Rev. S. J. Skevington, of California; and Rev. W. F. Bostwick, of Pennsylvania, on motion of Rev. J. C. Hazen, of New Jersey, it

was voted that further consideration of the report of the Finance Committee be postponed and be made a special order for the day on Wednesday morning after the report of the Committee on the Affairs of the American Baptist Foreign Mission Society.

37. M. M. Jones, of New York, presented in outline the report of the Advisory Committee appointed by the Finance Committee, and on motion of Rev. J. C. Hazen, of New Jersey, after discussion by F. W. Freeman, of Colorado, and Rev. H. P. Fudge, of South Dakota, it was voted,

That the report of the Advisory Committee of the Finance Committee which has been presented to this Convention, be referred to a special committee of nine to be appointed by the President of the Convention, such committee to confer to such extent as it may deem advisable with the cooperating organizations of the Convention and to report to the Convention one year hence such recommendations as it may have to make as a result of its consideration of the said report.

38. Rev. H. C. Gleiss, of Michigan, offered prayer.

39. On motion the Convention adjourned.

THIRD SESSION, *Tuesday, June 30, 7.30 P. M.*

Northern Baptist Convention

40. The Convention was called to order by the President.

41. Secretary H. S. Myers delivered an illustrated lecture on "Baptist Schools."

42. Prof. M. E. Bollen, of Oregon, offered prayer.

43. The following report of the Committee on the Roger Williams Memorial was presented by Pres. E. W. Hunt, and, on his motion, was adopted:

Report of the Committee on Roger Williams Memorial

The Committee on the National Baptist, or Roger Williams, Memorial would report the finishing of the main exterior of the noble structure some months ago. The letting of the contract for the interior finishing awaits the payments due from the Southern Board as well as our own.

It would be a pity to let this cause lag while other denominations are going steadily forward with their National Memorials in Washington.

We urge therefore fuller and more enthusiastic support of this joint

enterprise of American Baptists, that it may soon be brought to a worthy completion.

A more ample statement of the origin and progress and present status and significance of this Memorial, in the form of an attractive folder, will be distributed to the delegates. For this we crave a careful and well-considered reading, with the hope and prayer that friends may be raised up who will have a special share in this cause through individual memorials and in other helpful ways.

E. W. Hunt, *Chairman.*

44. The following report of the Board of Education was presented by Secretary F. W. Padelford, and, on his motion, was adopted:

Fourteenth Annual Report of the Board of Education

To the Northern Baptist Convention:

The Board of Education herewith submits its fourteenth annual report, the fifth since its incorporation with the American Baptist Education Society.

In response to the expressed desire of the Executive Committee of the Northern Baptist Convention that all reports this year should be as short as possible, we shall refer to only a few matters and to these briefly.

This is the first time the Northern Baptist Convention has met in the Northwest since the Board of Education was organized, but it was at the session of the Convention in 1909 at Portland, Oregon, that the first steps were taken leading to the establishment of the Board. The first suggestion seems to have come from Dr. George Sutherland, President of Grand Island College, in a letter to Dr. Leonard W. Riley, President of McMinnville College, that some steps should be taken to secure the active cooperation of the whole denomination in the support of our schools and colleges. This led to an invitation on the part of Doctor Riley, to the presidents of all our Baptist colleges, for a conference in Portland during the session of the Convention. The conference was attended by seven men, and resulted in the presentation to and adoption by the Convention of a resolution providing for the appointment of a Commission on Denominational Relations to Educational Institutions, with instructions to make a careful survey and study of the whole educational situation, and to report a year later. This Commission, under the chairmanship of Dr. Clarence A. Barbour, devoted a large amount of time to a most thorough report which it presented at the next session of the Convention, in Chicago in 1910, in which it recommended the organization of a permanent Board of Education. The recommendation was adopted, but denominational machinery moved slowly, and it was not until after the Convention in 1912 that the Board actually began to function.

It is a pleasure to recall here in the Northwest that it was at that first session of the Convention in this section that these first steps were taken

toward organized interest in and support of Christian education. We have gone a long way in this field since that day, and have witnessed marvelous development in all educational interests. We can not at this time go into an extended account of the enlarging work of the Board of Education, though it is a most interesting story. Let these comparative figures reflect the facts. The first year after its organization the expenses of the Board amounted to $368.10. During this last year the Board has handled almost a million dollars.

This report, presented in his own country, offers us opportunity to say that the man who labored most assiduously to secure the establishment of this Board was President Riley. He felt that there was a need and a place for it in our denominational life, and he left no stone unturned to bring it about. He has been a member of the Board from the beginning, and was its recording secretary until 1922. Though more than half the continent intervenes between his residence and Chicago, where the meetings are usually held, he has not missed more than one or two sessions in fifteen years. In this section, where he has wrought a notable work, the Board of Education is glad of this opportunity to pay its tribute of esteem and affection to the man who was primarily responsible for its organization, President Riley, of Linfield College.

Dr. Ernest De Witt Burton

During these recent weeks the Board of Education has suffered the greatest loss in its history. On May 26, Dr. Ernest De Witt Burton, President of the University of Chicago, "finished his course." His going distinctly marks the close of a definite period in the life of the Board.

Doctor Burton had been a member of the Board since its organization; was in fact a member of the commission through whose efforts the Board came into existence, and drafted the agreement under which the Board was constituted. At the first session after its organization, on October 10, 1912, he was elected chairman, which position he held until May 27, 1923, retiring then only because of the arduous duties entailed with his new office as president of the University of Chicago.

It is impossible in any adequate way to reflect the service which Doctor Burton, in this position, has rendered to the cause of Christian education. Only those who have had most intimate knowledge are in a position to appreciate it. In every respect he was our chief and leader. Whatever the Board has accomplished in the creation of a new educational interest, in the ministry to our students, in the solution of a multitude of problems, in the upbuilding of our Baptist schools, is due to him more than to any other man. To all these matters he brought deep interest, great patience, and rare wisdom. He gave himself without reserve. He traveled far and often. He gave unlimited time to counsel and conference. No problem was too simple to engage his interest when it was brought to him for advice. No problem was too difficult or too complicated to win his earnest consideration. When men came to him with requests which he

could not grant they never went away without feeling that they had found a friend who had given them something better than they had asked for.

He had a deep interest in education but a passionate interest that education should be Christian. To him the all-important thing in the process was the development of a noble Christian character. One of the very last remarks of his life was to the effect that he never saw more clearly or felt more deeply that the most important aspect of education was the moral and religious element.

His interest in education was not confined to America. He had studied its problems far and wide. Twice he had gone on commissions to the Orient to study the relation of education to the Christianization of the great Chinese empire. He grasped the situation there with the same keen insight with which he had seen into the problems at home. The report of his last commission, written in its essential parts by himself, has been pronounced the greatest document on Christian missions since the New Testament was written.

His last service was as President of our great university. He undertook that tremendous task at a time when most men are thinking of retirement, but he threw himself into it with the zest of youth. He had but two years for this great work but as the President of the Board of Trustees has remarked, "they were glorious years." He wrought more in those two years than most men would have wrought in a decade. He dreamed dreams and wrought mightily for the institution which he loved. As a wise observer recently remarked of Doctor Burton, "he was the king of presidents."

The greatest passion of his life was the urge for truth. It was the ultimate facts that he wanted and he was never satisfied until he found them. No matter where the facts might lead him, in his search for truth, he would not forsake the gleam. If it resulted in the abandonment of some precious heritage, he counted it all but loss that he might gain the truth. That is why he was recognized as one of the world's great scholars.

No man could be in the van as he was without being misunderstood, and sometimes in the house of his friends, but he never showed feeling or resentment when men misunderstood him or falsely accused him. He had such absolute confidence that the truth would win that he was never concerned regarding what men said about him. The only things that angered him were sham or pretence.

Few men have had so many friends. He drew forth not only the confidence of men but their deep affection as well. He has left behind him a great host of bereaved and devoted friends.

The Baptist denomination can never estimate aright what Doctor Burton has done for us, as student of the New Testament and trainer of our ministers and teachers, as chairman of the Board of Managers of our American Baptist Foreign Mission Society, as chairman of the Board of Education, as President of our greatest university, as authority on

kingdom interests the world around, as a loyal friend of us all, and as a devoted disciple of his Lord. It is no exaggeration to say, as those of us who knew him best gladly declare, that in our generation we have not known his like.

Some Changes in Personnel

The year has witnessed but few changes in the directorship of our schools. One year ago we recorded the resignation of Dr. S. E. Price, for many years President of Ottawa University. On April 21, 1925, Dr. F. Erdman Smith was installed as his successor. Doctor Smith comes to Ottawa from William Jewell College, where he has been professor in education.

Principal E. H. Stover has been succeeded in the mastership of Ricker Classical Institute by Principal Ernest C. Fuller. After several years of unusually trying work at Alderson Academy Dr. M. F. Forbell has resigned as principal and will be succeeded by Dr. Z. J. Edge.

Our Secondary Schools

The problem of secondary schools under church auspices has been a perplexing one for many years. With the rapidly developing high-school system, the old academies have had to face a new situation. One by one many of these have closed their doors, due to a diminishing patronage, or to resources insufficient to furnish an education that would meet the modern standards. We have seen several of these schools disappear during the last decade. It has been a question how long the rest of them can survive.

With these problems in mind the Board of Education more than a year ago appointed a committee consisting of Drs. R. W. Swetland, M. B. Price, and E. P. Brown, all masters of successful schools, together with Secretary Padelford, to make a careful study of our situation and to report to the Board. Several months were devoted to the study, nearly every secondary school was visited, and report was made at the January meeting of the Board.

The most important findings are reflected in the following paragraph of the report:

> "We believe that our denominational schools have occupied and should continue to occupy a place of distinct importance in secondary school education by their superior scholastic work, by their definite Christian impression upon character, and by their development of leadership. Hence we believe that the denomination as a whole should provide such adequate permanent funds and equipment as shall keep our denominational schools in distinct prominence in secondary school education; the schools themselves to provide fully for running expenses by regular income from student fees and endowment interest."

In other words the Committee believes that there is a real place for the Christian academy provided it will do a distinctive piece of work, maintain

a superior scholastic standing, and exercise a peculiar influence in the forming of character. The Committee found that for a school of this type there is a greater demand than ever, but it did express the opinion that unless some of the schools shall improve their standing in the near future they can not expect to survive. The Committee made specific recommendations regarding some of the schools.

Acting upon the advice of the Committee the Board is seeking to render assistance to several of the schools with a view to improving their condition. The Board fully shares the opinion of the Committee that there is a real place for the high-grade, distinctly Christian school, but for none other.

Our Aid to the Schools

The report of the Committee on Secondary Schools raises another question which should have serious consideration. During the New World Movement the denomination made a considerable investment in the endowment and equipment of its schools. This totaled something over seven million dollars, and aided very greatly, not only in strengthening the schools themselves, but in cementing the ties between the schools and the denomination. In our opinion this was the greatest gain that was made. Beginning this year, in accordance with the vote of the Convention, the aid has not only been greatly decreased—from a million five hundred thousand dollars last year to about three hundred and fifty thousand this year—but it has been given not for endowment and equipment but for current expenses only, and it has been restricted to a limited number of schools.

While we have acquiesced in this policy, adopted by the Convention, we have not found ourselves in accord with it, and we believe that we owe it to the Convention to set the facts before it as we see them. We do not think that we are following good educational policy.

We are of the opinion that, as a general policy, grants which are made by the denomination should be made for the permanent development of the school and not for its current expenses. We believe that grants for current accounts tend to perpetuate a bad financial policy and to keep the school in a continual condition of always seeking aid to balance accounts. We believe that it is much better for a school to live within its own legitimate income and make its development dependent upon the increase of its endowment and its student receipts. There will always be more that a school will want to offer than it will have funds to give. This is true of the wealthiest university as well as the weakest academy. What the denomination should do is to aid in the permanent development.

We are interested to find that the Committee on Secondary Schools, made up of schoolmasters, is in accord with this position. In their report they say: "We would advise that the Board of Education aid schools to add to their permanent funds and their equipment, by providing grants of proportionate sums to such schools as, through their own efforts, provide for substantial increase to endowment or equipment, when the Board of Education shall approve of such efforts. . . It is the conviction of this com-

mittee that the entire cost of operating in all our secondary schools . . . ought to be provided by the regular income received from student fees and from interest on endowment funds." As a Board of Education we are confident that this is sound educational advice.

We are not now raising the question as to the amount of money which the denomination shall grant to its schools out of its regular budget. We do not complain of the five hundred thousand dollars included in the budget of last year, though we believe that that is pitiably small, and we protest against its reduction in the budget of the new year. Until the denominational benevolence takes another upward turn we shall rest satisfied with five hundred thousand dollars in the budget, but we believe that when the budget is increased, the amount for education should be increased proportionately. The question now is not upon the amount of the aid, but the use of it.

One other phase of this question we wish to submit. The Convention of 1923 evidently intended to limit the aid to the poorer schools. We have found it exceedingly difficult to apply such a rule. We have frequently found that schools which have a fair endowment are quite as hard pressed to meet the demands made upon them as some other schools which have smaller funds. And furthermore, the States which have the stronger schools are insistent that their schools shall participate in the funds which are raised within the State. We have been placed in an impossible position.

We wish to raise the question whether the principle at stake is right or wrong. Is it a wise policy to limit our assistance to the less well-established schools and to say, in effect, to the strong schools now that they have become strong, that the denomination no longer has any interest in them? We have lost several excellent schools in the past because of this attitude. Do we wish to increase that number? Nothing could be more effective in binding the schools to the churches than a practical demonstration to those who are bearing the burdens that the churches are interested to share the burdens. We have complained bitterly when a school has occasionally separated itself from the denomination, but has not the fault really been with the denomination in that it has failed in its support? As a college administrator has remarked, "In the long run those who support the college will direct the college." That is fundamental, and we can not complain of it. If we want to maintain a close and intimate relation between our schools and our churches, the churches must lend a hand to the schools.

We do not at all complain of the provision that the askings of schools which are to be aided shall have the approval of the State Conventions, or the executive boards thereof, within whose territories the schools are located. We believe that that is a very wise provision and safeguard, and we heartily approve of it.

We are not presenting these questions to the Convention for action this year. We have no desire to spring such an important matter for hasty decision. We are presenting it now that it may have thorough discussion in our ranks before it is proposed for action, but we give notice now that a

year hence we shall probably ask the Convention to consider the adoption of a new policy.

A Training School for Christian Service

We have referred in several reports to the apparent demand for the establishment of a training school under Baptist auspices, where men who desire preparation for Christian service, but who have not the educational qualifications to admit them to a seminary, might pursue their studies. Last year we reported that we were definitely at work at the problem. We are now glad to announce that the trustees of the Northern Baptist Theological Seminary have acted upon our request and are to establish this fall, in connection with the Seminary, a new English course. The faculty of the Seminary has been increased so as to provide the necessary teaching staff, and a new curriculum has been worked out to meet the needs of the new class of students. Generous provision will be made for courses in English, history, and general science, to enable the students to secure the fundamental features of a general education. These courses will supplement the regular courses in the Bible, religious education, evangelism, and missions. It is hoped that this new departure will meet with immediate favor, and that there will be a large enrolment the first year. While the establishment of this department has been due to the initiative and efforts of the Board of Education, the Board has asked for no voice in the management, that being left entirely to the Board of Trustees, the Board of Education simply providing the funds to finance the undertaking. If this experiment meets with a ready response and there are indications that similar schools are needed elsewhere, the Board already has plans well matured for their establishment.

Our Student Work

We have increasing satisfaction in our work for students. Our only disappointment is that our limited funds do not permit us to enter many doors of opportunity that are constantly opening before us, or to meet the demands that are being made upon us. Scarcely a month goes by that we are not asked to help in some new field. Doctor Foster and Miss Greenough continue their helpful ministry to the students. They are in constant demand. From the beginning of the school year until its close they are continually on the move. Doctor Foster makes literally hundreds of addresses to students during the year and holds many personal conferences.

There have been few changes in the personnel of our university workers. We have discontinued our work at two points where the demand did not seem to justify the continuance of our appropriation. We have joined with three other boards in opening work at the University of Nevada at Reno. There is perhaps no other place in the country where such work is so greatly needed. We have been planning for this new work for some time and are very glad that at last it is actually under way.

One of the most interesting developments in this student work is the organization of so-called schools of religion at university centers. Such schools are now conducted in one form or another at nearly a dozen points. The schemes differ decidedly and no standard plan has yet been worked out. As a rule the university pastors have entered into an agreement whereby a course of study in Biblical subjects has been offered, the pastors teaching the classes and dividing the work among themselves. In nearly all the universities where the plan is being tried, credit is given by the institution for the work done in the school of religion. The project is only in its infancy now. There is prospect of a large development as university authorities are taking a keen interest in the matter. It is not at all improbable that within a few years there will be a fully organized school of religion at every large State university, where as many courses in religious subjects may be taken and with credit, as in the distinctly Christian colleges. These colleges may yet have to look out for their leadership in this field. It is most gratifying to note the increasing concern of educational administrators for the moral and religious interests of their students. Whereas a few years ago the common attitude was that a State school could have no relation to such matters, we now find the directors of these same schools seeking to find as many ways as possible for meeting these needs. This developing interest is not only a recognition that the educational process which fails to meet these needs is fundamentally faulty and may give us more dangerous instead of better citizens, but it is an indication that we have probably made the turn in the road, and hereafter we shall be planning an education which will more adequately meet the needs of the whole man. It is a sign in which as Christian educators we greatly rejoice.

The list of workers supported in whole or in part by the Board of Education is as follows:

University Pastors

Boston (many institutions).....N. C. Fetter
University of California.....Omar P. Goslin
University of Chicago.....B. W. Dickson
Cornell University .....J. D. W. Fetter
Des Moines University.....Howland Hanson
University of Illinois.....Martin S. Bryant
University of Kansas.....Charles W. Thomas
University of Michigan.....Howard R. Chapman
University of Nebraska.....C. J. Pope
University of Pennsylvania.....Fred B. Igler
University of Wisconsin.....C. W. Smith

Student Secretaries

Boston (many institutions)	Lois Maupin
Denison University	S. W. Hamblen
University of Indiana	
Kansas Agricultural College	
Purdue University	
Western Reserve University	Henry R. Bell
Washington State College	
Ypsilanti Normal School	Ruth M. Campbell

Pastors of Local Churches

Bucknell University	R. M. West
University of Idaho	Edker Burton
Iowa Agricultural College	R. B. Davidson
Iowa Teachers College	W. C. Deer
University of Iowa	E. J. Smith
University of Minnesota	Frank K. Jennings
Ohio State University	Thomas J. Hopkins
State College of Pennsylvania	Clarence A. Adams
Rio Grande College	W. R. Barbour
University of Washington	F. B. Mathews
Montana College of Agriculture	R. W. Shaw

Joint Representatives

California Agricultural College	Nathan M. Fiske
Colorado School of Mines	Frank I. Olmstead
University of Maine	L. C. Wilson
Massachusetts Agricultural College	John D. Hanna
Michigan Agricultural College	Bennet Weaver
University of Montana	W. L. Young
University of Nevada	Herman Pettit
Ohio University	W. W. Ludwig, Jr.
University of Oregon	Henry W. Davis

Our Finances

Like every organization connected with the Northern Baptist Convention we are deeply regretting the unfortunate outcome of the fiscal year. We are glad to report, however, that we have incurred no deficit. The Board was fearful a year ago that this first year following the New World Movement might see a decline in giving, and so adopted a most conservative budget. We made a fourteen per cent. increase in our appropriation for missionary education in the churches, believing that only as our churches became more intelligent regarding the work of the Kingdom will they give adequately for its support. In the field of general education we increased our appropriations only four per cent., which means that there was practically no increase in our work at all. By this very conservative pro-

cedure we have been able to meet our expenses out of income and incur no deficit, but we have had to close our eyes to most important work that ought to be done for your children. There is not much satisfaction in reporting "no deficit" when we know at what cost that has been achieved. We are earnestly hoping that during this coming year our Baptist people will arise to the support of their work as they did in the early days of the New World Movement.

Department of Missionary Education

There is submitted herewith as a part of this report of the Board of Education, the report of the Department of Missionary Education. It has been a year of notable advance in this department. When we recall that it is only six years since we undertook this task and when we note the remarkable progress which has been made, we thank God and take courage.

Respectfully submitted,

The Board of Managers of the Board of Education,

June 30, 1925. Frank W. Padelford, *Executive Secretary.*

Presidents of Baptist Institutions

Seminaries

Berkeley Baptist Divinity School, Berkeley, Calif.	President C. M. Hill
Bethel Theological Seminary, St. Paul, Minn.	G. A. Hagstrom, D. D.
Chicago Divinity School, University of Chicago	Dean Shailer Mathews
Colgate Theological Seminary, Hamilton, N. Y.	Dean Thomas Wearing
Crozer Theological Seminary, Chester, Pa.	President Milton G. Evans
Gordon Bible College, Boston	President Nathan R. Wood
Kansas City Theological Seminary, Kansas City, Kans.	President P. W. Crannell
Newton Theological Institution, Newton Center, Mass.	President George E. Horr
Northern Baptist Seminary, 3040 West Washington Blvd., Chicago, Ill.	President George W. Taft
Rochester Theological Seminary, Rochester, N. Y.	President Clarence A. Barbour
Rochester Theological Seminary: German Department	A. J. Ramaker, D. D., *Dean*
Swedish Baptist Seminary, St. Paul, Minn.	President G. A. Hagstrom

Training Schools

Baptist Missionary Training School, 2969 Vernon Ave., Chicago, Ill.	President Mrs. Clara D. Pinkham
Baptist Institute for Christian Workers, 1425 Snyder Ave., Philadelphia, Pa.	President J. M. Wilbur
Danish Training School, 3040 West Washington Blvd., Chicago, Ill.	
International Seminary, 64 S. Munn Ave., East Orange, N. J.	President Frank L. Anderson
Kansas City Training School, Kansas City, Kans.	President P. W. Crannell
Norwegian Baptist Divinity House, 3040 West Washington Blvd., Chicago Ill.	Dean N. Gunderson

Colleges

Bates, Lewiston, Maine	President C. D. Gray
Brown, Providence, R. I.	President W. H. P. Faunce
Bucknell, Lewisburg, Pa.	President Emory W. Hunt
Carleton, Northfield, Minn.	President Donald J. Cowling
Chicago, Chicago, Ill.	* President Ernest D. Burton
Colby, Waterville, Maine	President A. J. Roberts
Colgate, Hamilton, N. Y.	President George B. Cutten
Denison, Granville, Ohio	Dean Bunyan Spencer
Des Moines, Des Moines, Iowa	President J. W. Million
Franklin, Franklin, Ind.	President Charles E. Goodell
Grand Island, Grand Island, Neb.	President J. M. Wells
Hillsdale, Hillsdale, Mich.	President W. G. Spencer
Kalamazoo, Kalamazoo, Mich.	President A. A. Hoben
Keuka, Keuka Park, N. Y.	President A. H. Norton
Linfield, McMinnville, Ore.	President L. W. Riley
Ottawa, Ottawa, Kans.	President F. E. Smith
Redlands, Redlands, Calif.	President Victor L. Duke
Rochester, Rochester, N. Y.	President Rush Rhees
Shurtleff, Alton, Ill.	President George M. Potter
Sioux Falls, Sioux Falls, S. D.	President Fred G. Boughton
William Jewell, Liberty, Mo.	President H. C. Wayman

* Deceased.

Junior Colleges

Broaddus, Philippi, W. Va.	President Elkanah Hulley
Colorado Womans, Denver, Colo.	Dean H. R. Lynn
Frances Shimer, Mt. Carroll, Ill.	President W. P. McKee
Hardin, Mexico, Mo.	President S. J. Vaughn
Rio Grande, Rio Grande, Ohio	President H. T. Houf
Stephens, Columbia, Mo.	President James M. Wood

Academies

Alderson, Alderson, W. Va.	Principal Z. J. Edge
Bethel, St. Paul, Minn.	Principal A. J. Wingblade
Coburn, Waterville, Maine	Principal Drew T. Harthorn
Colby, New London, N. H.	Principal H. Leslie Sawyer
Cook, Montour Falls, N. Y.	Principal Bert C. Cate
Doane, Granville, Ohio	Principal H. R. Hundley
Hebron, Hebron, Maine	Principal R. D. Hunt
Higgins, Charleston, Maine	Principal W. A. Tracy
Keystone, Factoryville, Pa.	Principal Curtis E. Coe
Maine Central, Pittsfield, Maine	
Peddie Institute, Hightstown, N. J.	Principal R. W. Swetland
Pillsbury, Owatonna, Minn.	Principal Milo B. Price
Ricker, Houlton, Maine	Principal Ernest C. Fuller
Suffield, Suffield, Conn.	Principal Brownell Gage
Vermont, Saxtons River, Vt.	Principal J. B. Cook
Wayland, Beaver Dam, Wis.	Principal E. P. Brown

BAPTIST BOARD OF EDUCATION

Department of Missionary Education

Sixth Annual Report 1924-25

The Department of Missionary Education herewith presents its sixth annual report.

With the close of the New World Movement period and after five years of service, the Department of Missionary Education set itself afresh to the task of giving to the denomination the best plans, methods, and materials which the experience of five years had proved valuable and which would stimulate in the largest way the support of world-wide missions. When we began our work five years ago, we rested our whole structure on a reading and study basis, believing that a program built on such a basis would bring more satisfactory and lasting results than could be achieved by multiplying miscellaneous literature and appealing to our people for the support of isolated, though worthy and popular needs. The latter method, though easier to set in motion, but fraught with greater perils, we declined. We are now grateful that although our denominational promotional agencies may be subject to change or reorganization, our missionary education, based on sound principles, has remained undisturbed. We believe that our denomination will not easily be persuaded to substitute for this program one which features present interests only.

The mission study class is making a satisfactory appeal, and we believe it has an enduring quality. During the preceding year there were 7,856 mission study classes reported. The average mission study class, according to our office records, has twenty members, and this gives us a total study class attendance of 157,120. The program meeting record showed 12,183 program meetings based on the study book materials. The number participating in these program meetings in addition to those reached through the study classes is 365,490. The total number of interested persons reached through study classes and program meeting groups is 522,610. A total of 360 Church Schools of Missions was reached, and a large number of persons of all grades participated in the missionary reading program of the denomination. These figures, if available, would greatly increase the number of persons reached by systematic reading and study. The growing interest in this study and reading program makes us hopeful that eventually we may substitute a reasonable appeal for a quasi coercive one in the securing of the large funds necessary to carry forward our great missionary enterprises. The record of the year just closed is not available as this report goes to press.

One objective we have held always in the foreground is the securing of a trained leadership. The study class, the Church School of Missions, and the training institutes all look in this direction. The denomination needs nothing more than trained leaders. In order to stimulate the effort to secure this objective, we have launched State-wide programs of missionary

education in several States, adapting them to local conditions and always with the heartiest cooperation and support of the State men. Invitations from several States have already been accepted and our schedule is already a crowded one.

Field Work

The work of our Field Secretary, Rev. Floyd L. Carr, began two months in advance of his official relationship, in service rendered the Rhode Island and other summer assemblies. Mr. Carr has now been with us since the first of September, and his services in missionary education institutes, in State and Associational meetings and in the pulpit have demonstrated the wisdom of this enlargement in our missionary education staff.

A State-wide program of missionary education was carried out in Connecticut and in Rhode Island, and the subject was presented from the platforms of four State Conventions, Connecticut, West Virginia, Pennsylvania, and Massachusetts. For three months we released Mr. Carr for service under the Board of Missionary Cooperation in the work of pastors' conferences and the organizing of New York State for the specific cultivation of personal gifts. During May and June, Mr. Carr is touring the Western States, presenting missionary education in four State Conventions, East and West Washington, Southern California, and Wyoming, and arrangements have been made for thirteen conferences of pastors and missionary leaders. These conferences will give our Department contact with Colorado, Northern California, Nevada, Utah, Idaho, Montana and Oregon. Autumn appointments for a State-wide presentation of missionary education are already made for New Hampshire, New York, Pennsylvania, West Virginia, and New Jersey, and a pastors' conference is booked for Vermont. Further missionary education institutes have been arranged for Rhode Island, Metropolitan New York, District of Columbia, and New York State. We have repeated testimonies as to the value and acceptability of the program and methods which we are presenting.

A fresh presentation of missionary education before men's groups and in pastors' conferences seems to have awakened an entirely new interest in this whole subject, and there are many evidences that larger information will result in increased support of the missionary enterprise.

During this brief period of Mr. Carr's services, 20 Sundays have been given to the pulpit presentation of our work. Mr. Carr has also been able to do a considerable amount of research work looking toward the making of new types of missionary education materials.

In addition to the executive staff, including the Secretary of the Department, Associate Secretary, Field Secretary, and the Secretaries of the World Wide Guild and Children's World Crusade, the Department has 775 volunteer secretaries at work in the territory of the Northern Baptist Convention, rendering gratuitous service. This force represents an increase of 42 field workers during the year. These representatives keep before the churches the plans and materials of the Department. Many of these volun-

teers do a considerable amount of field work in their own territory by speaking in local churches, Associations, and State Convention meetings.

Summer Conferences

In summer conferences and assemblies there is an increasing attention to missionary courses of instruction. Our records show that we placed 108 teachers of mission study classes in these conferences as against 95 the previous year. These classes are becoming more popular each year, with increasing interest and attendance. The Department secures these teachers and takes care of their expenses. It also counsels with the summer assembly committees in the planning of the curricula. Miss May Huston, Associate Secretary of the Department, is in charge of this summer assembly promotion, and has greatly strengthened this important feature of our work, in addition to the many duties which she has discharged most efficiently in connection with her relationship as Associate Secretary. The following classified tables show the results achieved during the summer of 1924:

Summary 1924 Summer Conferences

	No. of Classes	Average Attendance	No. of Addresses	Total Attendance	Life Decisions
Missionary Education Movement...	8	100	23	484	9
Woman's Interdenominational Conferences	16	776	35	2,871	19
World Wide Guild	14	732	19	563	87
Baptist Assemblies	70	2,705	170	8,135	391
	108	4,313	247	12,053	506

Study Classes—Divided by Topics

	Baptist Assemblies	Interdenominational	Totals
Foreign	34	11	45
Home	24	13	37
Missionary Education	9	11	20
Stewardship	3	3	6
	70	38	108

Costume and Flag Division

We are pleased to report that in the costume and flag rental division of this Department, in charge of Miss Helen Lytle, we have closed the most

successful year yet. Our 400 costumes, the largest collection in New York City, are in constant circulation for use in churches, conferences, exhibits, pageants, and study groups. Five hundred and eighty-three orders have been filled for the rental of costumes, distributed among the various denominations. The 748 letters which have been written, 402 telephone calls, and 483 personal calls all tell the story of this activity. The total net rentals during the five years have amounted to $8,558.51, which represents an increase of $2,151.68 over the first year's record. The success of this type of work indicates the growing interest in the dramatic presentation of missions and the increasing use of the play and the pageant as an educational method.

Children's World Crusade

The Children's World Crusade reports a very successful year. There were enrolled in 1924-25 the following new organizations:

Crusader Companies	247
Herald Bands	86
Jewel Bands	29
Total	362

There are Children's World Crusade secretaries in every State in the North and in all the ten districts. This organization has shown a steady and wholesome growth. Eight years ago there were less than 100 mission bands of junior children in the Convention territory. Our most recent inventory shows approximately 2,000 separate groups and a total of 50,000 children enrolled for missionary training. The reading and study activities of this group of children, together with the expression of their new interests in gifts, are noteworthy.

The gifts of the children to the denomination this year through the Children's World Crusade Express were for the entire work of the denomination and the amount reported to date is over $13,000, with several States yet to be heard from. The goal set by this children's organization for the support of the entire denominational program was $10,000.

The untiring service of the Secretary, Miss Mary L. Noble, and her large corps of voluntary assistants is responsible for the splendid advance made in this organization.

World Wide Guild

This year marks the tenth birthday of the World Wide Guild, which began its career in September, 1915, and plans for a suitable recognition of the event are in preparation. When the Guild was organized there were less than 600 missionary organizations for Baptist girls and young women, including the Farther Lights Societies of the Woman's Foreign Mission Society and the Pathfinders of the Woman's Home Mission Society.

The World Wide Guild today numbers over 4,000 chapters with an approximate membership of 47,000. Its constituency is as world-wide as its aim, and it has chapters among all the European nationalities represented in the United States, among Indians, Negroes, Orientals on the Pacific Coast, Mexicans, Cubans, and Porto Ricans. Overseas there are chapters in the Philippine Islands, Japan, China, India, Burma, Czechoslovakia, and 64 chapters in the Canadian Branch.

We believe that this great body of girls and young women in thus studying each other's problems and needs are enlarging their horizon and broadening their racial sympathies. These are the groups that give us great hope of future Christian Americanization and Christian race relations; and these are the groups which are to supply the Christian women leaders of tomorrow.

The large and enthusiastic Guild rallies periodically held over the country support the testimonies of pastors and churches as to the value of this organization as a training agency for future missionary leadership. In addition to the educational program of the World Wide Guild, and as an expression of the same, their financial contribution this year to the whole denominational program has reached the splendid sum of $40,000 plus, with several States not reported. The quota which they set out to achieve as their part in the support of our total denomination work was $36,000.

The untiring zeal and activities of the Secretary of this organization, Miss Alma J. Noble, together with her large number of voluntary secretaries and field workers consecrated to the task of Christian missionary leadership, are responsible for the praiseworthy record already made.

The Missionary Training of Our Boys

For four years this Department has been confronted with the ever-recurring question, "You have excellent missionary materials and organizations for our girls, but what have you for our boys?" We made a careful survey of boys' societies and organizations in the hope that we might discover one to which we could safely tie, but without avail. We were further alarmed by the high mortality of these boys' societies, many of which have had a brief existence, and some of them have gone outside the church for their success. We have hesitated to venture another experiment in boys' organizations unless it possessed exceptional merit.

After another exhaustive study of organizations and methods for the missionary training of our boys, we believe we have found a solution to this most perplexing problem. The Royal Ambassadors, a missionary organization for teen-age boys, of which there are 2,000 chapters in the Baptist churches of the South, is admirably adapted to our needs, and already we have been granted the privilege of using or adapting this organization in whatever way may seem best to suit our needs. We are given the utmost liberty in the matter of ritual, by-laws, and materials, and we are already at work upon our new handbook, which we hope may be completed by early fall.

We are also fortunate in being able to announce the completion of a Missionary Heroes Course for boys and young men, which immediately gives us the missionary materials needed in the new organization. These materials are built in a series of twelve monthly programs. Each booklet contains a sketch of the life story, a program for the meeting, and excerpts from the biography upon which the programs are based. Photographs of these missionary heroes will also be available for all boys' groups. The materials for three additional years are in the making, and we are indebted to Mr. Carr for a great deal of research work which has made this four years' course possible. This new material is also admirably adapted for use among various types of boys' organizations, and we have offered this material to our Southern Baptists for use among their boys' groups. We believe that this organization will become the cohesive agency through which we may reach the Baptist boys now scattered in a dozen different organizations mostly either undenominational or interdenominational in character. We further believe that such an organization for boys in the South and in the North built on the idea of world friendship may contribute toward the further breaking down of border barriers and racial prejudices.

Cooperative Work

The Department continues to maintain its cooperative relations with denominational and interdenominational agencies. One of the outstanding pieces of cooperative work during the year was the preparation of the Christian Life Program for Baptist young people which represents an effort to produce a unified program for the year. This was undertaken by the three agencies engaged in young people's work, The American Baptist Publication Society through its Department of Religious Education, the Baptist Young People's Union of America, and the Department of Missionary Education of the Board of Education. After many interviews, conferences, and much correspondence, the joint committee having this matter in charge succeeded in producing three handbooks in Junior, Intermediate, and Senior grades. All of these interests represented entered into the cultivation of the program, and the results of the year were so satisfactory and comments so favorable that a similar unified program is now in preparation for 1925-1926. This program, wherever operative, has seemed to remove the criticism that the various young people's organizations in the Convention territory were not working in harmony.

Another very important undertaking during the year, which involved the Secretary of the Department in a great deal of research and investigation, was the work of the Young People's Committee appointed by the Executive Committee of the Convention. This Committee was authorized to do three things:

1. To make a careful study of the needs of the young people of our churches,
2. To study the present ministry of the denomination to its young people through the various organizations now working in the field,

3. To study the problems involved in this responsibility, and to make a recommendation of the wisest possible plan for vitalizing, enlarging, and increasing the efficiency of the whole ministry of the denomination on behalf of its young people.

Questionnaires addressed to fifteen hundred pastors of churches in the Northern Baptist Convention have brought forth a most valuable body of material, and the Committee is making its report at the Seattle Convention. We anticipate that this report will throw much light on our young people's problems, and will make possible a more satisfactory cooperation and coordination than has been possible heretofore.

Three significant facts are noted in the study of the materials of the investigation:

1. Only 1,500 of the 8,700 churches in the Northern Baptist Convention have a membership of 150 or more. This means that over 7,000 Baptist churches are churches of small membership.

2. The average length of pastorates in the States of the Northern Baptist Convention as reported by the State Secretaries is less than three years.

3. Thirty-four per cent. of ordained ministers in the Northern Baptist Convention are not in the pastorate. This figure does not include editors, secretaries, evangelists, etc.

It is at once apparent that there are very serious handicaps for the making and promotion of missionary cultivation programs which are not graduated to the needs and abilities of various types of churches within the Convention territory, and which must be placed in the care of the ministers of these churches, many of whose terms of service are not over a year, and the most of whose pastorates are less than two years' duration. We are convinced that our missionary cultivation materials should be built having in mind four types of churches—the metropolitan, the suburban, the town, and the village churches. We are further convinced that an intensive church cultivation of missions is necessary so that continuity of effort in the local church may be preserved for the thousands of churches having frequent changes in the pastorate.

New Materials

The literature of the Department, thoroughly graded and comprehensive, is too extensive to mention here. Some new literature, however, of great importance is now available for the program of 1925-1926, which includes Missionary Anniversaries, Program material, Three-Minute Missionary Exercises in the Sunday School, portraits of great missionaries for wall display, and Missionary Heroes Course for Boys.

The following new books are also now available for the program of 1925-1926:

1. "God's Dynamite or Changing a World by Prayer," by P. H. J. Lerrigo. A study book in connection with the study of prayer and missions, written for adults and young people.
2. "Early Baptist Missionaries and Pioneers," by W. S. Stewart. A collection of exclusively Baptist biographies. This book is to be used as a text-book in summer assemblies and for the introduction of courses in biographies in our academies.
3. "Missionary Education in the Local Church," by Herbert W. Hines. A handbook for ready reference use.
4. "Anita, a Tale of the Philippines," by P. H. J. Lerrigo. A reading-book which tells vividly the story of the life of a mission station.
5. "Missionary Heroes Course for Boys," by Floyd L. Carr. A four years' course, presenting in brief form the outstanding facts in the lives of great missionary pioneers.

In closing this report, we would like to record our conviction that as the churches of the Convention have adopted and followed a systematic course in missionary instruction, these churches have met in the largest way their responsibilities for the denomination's missionary enterprises. We have excellent illustrations of this in special reports made by different types of churches to the Department. We believe that the pursuit of a consistent plan of church missionary instruction will ultimately solve the question of financial support.

Respectfully submitted,

William A. Hill,
Secretary.

THE BOARD OF EDUCATION OF THE NORTHERN BAPTIST CONVENTION

REPORT OF F. L. MINER, TREASURER
May 1, 1924, to May 1, 1925

Balance from 1923-24 Report, School and College Account		$477,847.66	
Balance from 1923-24 Report, Current Account		15,594.10	
Balance from 1923-24 Report, Legacies Account		548.89	
			$493,990.65
Transferred to Permanent Legacy Fund			548.89
			$493,441.76
I. School and College Account:			
1. From General Board of Promotion:			
Cash		$62,597.42	
2. From Board of Missionary Cooperation:			
Cash	$347,411.01		
Bonds	2,700.00		
Personal Checks	126.75		
	$350,237.76		
Interest on bonds (deposited)	149.62		
Interest on bonds (sent out)	70.65	350,458.03	
		$413,055.45	
Transferred to University Pastors' Residence Fund	$1,050.00		
Transferred to Current Account	7,100.75	8,150.75	
		$404,904.70	
Interest on deposits		5,525.46	
			$410,430.16
II. Board of Education, Current Account:			
1. From General Board of Education	$5,903.15		
From Board of Missionary Cooperation	121,495.17		
		$127,398.32	
2. Interest on deposits		294.80	
3. Contribution by Individuals received direct		50.00	
4. Contribution by Churches received direct		25.00	
5. Payment for services of Doctor Foster		800.00	
6. From Missionary Department:			
From sale of Literature	$4,450.00		
For Rental of Costumes and sale of material	2,450.00		
		6,900.00	
7. Borrowed money		10,000.00	
8. Transferred from University Pastors' Residence Fund		378.02	
Transferred from School and College account		7,100.75	152,946.89
			$1,056,818.81

DISBURSEMENTS

I. Schools and Colleges:			
1. New World Movement and 1924-1925 Funds	$878,342.38		
2. Bank balance	9,943.98		
		$888,286.36	
II. Board of Education, Current Account:			
(a) General Education Department:			
1. Universities Pastors' salaries and expenses		35,023.39	
2. Special Appropriations:			
To University Pastor's Residence at Philadelphia	$1,250.00		
To Shurtleff College, Alton, Ill.	2,662.50		
To University Pastor's Residence at Iowa City, Iowa	2,500.00		
To University Baptist Church at Minneapolis, Minn.	1,188.25		
		8,100.75	
3. Executive Committee, travel expense		1,982.16	
4. Executive Secretary:			
Salary	$5,000.00		
Travel expense	1,458.63		
		6,458.63	
5. Associate Secretary:			
Salary	$4,000.00		
Travel expense	594.73		
		4,594.73	
6. Assistant Secretary			
Salary		1,950.00	
7. Student Secretary:			
Salary	$6,500.00		
Travel expense	1,005.78		
		7,505.78	
8. Student Secretary:			
Salary	$2,400.00		
Travel expense	1,800.88		
		4,200.88	
9. Office expense		740.07	
10. New York Office rent		875.38	
11. Treasurer's expense		832.83	
12. Convention expense		490.21	
13. West Virginia Campaign		3,000.00	
14. Council of Church Boards of Education		2,000.00	
15. Literature and printing		245.89	
16. Auditing Treasurer's books		102.79	
17. Interest paid		519.16	
18. Advertising		225.79	
19. Pensions of Secretaries and University Pastors		153.90	
			966,788.70

Borrowed money paid back			$10,000.00
Bank Balance (Central State Bank)		$23,248.83	
Due Annuity Fund	$37.39		
Due Legacy Fund	15.00		
Due Working Capital	37.16		
		89.55	
			23,159.28
(b) Missionary Education Department:			
1. Secretary:			
Salary	$4,000.00		
Travel expense	722.79		
		$4,722.79	
2. Associate Secretary:			
Salary	$2,200.00		
Travel expense	608.92		
		2,808.92	
3. Field Secretary:			
Salary	$2,666.64		
Travel expense	981.67		
		3,648.31	
4. Secretaries, World Guild (2):			
Salaries	$2,350.04		
Travel expense	2,569.88		
Office expense	619.75		
		4,539.67	
5. Secretary, Children's World Crusade:			
Salary	$1,900.04		
Travel expense	693.19		
Office expense	538.11		
		3,131.34	
6. Stenographers:			
Salary		7,397.95	
7. Missionary Education Movement		1,389.25	
8. New York Office expense		3,037.16	
9. Rent, light, janitor service		3,251.04	
10. Literature		18,462.53	
11. Summer Conference		1,752.11	
12. Field Deputations:			
(a) Missionary Education Secretaries	$1,124.29		
(b) World Wide Guild Secretaries ..	656.32		
(c) Children's World Crusade Secretaries	340.95		
		2,121.56	
13. Contingent Fund		608.20	
			56,870.83
			$1,056,818.81

Special Funds

Permanent Legacy Fund:		
Depperman Legacy		$548.89
Grace Ilsley Padelford Legacy		300.00
E. A. Bowen Legacy	$2,500.00	
Inheritance tax paid	125.00	
		2,375.00
Interest on Depperman Legacy		10.98
Interest on Bowen Legacy		15.00
Interest accrued		28.46
Certificate of Deposit	$559.87	
Certificate of Deposit	300.00	
Certificate of Deposit	875.00	
Mortgages	1,500.00	
In Central State Bank	15.00	
Accrued Interest	28.46	
	$3,278.33	$3,278.33
Annuity Fund:		
Cash on hand, May 1, 1924		1,481.49
Interest received		93.50
		$1,574.99
Annuities paid	437.60	
Check issued for Certificate of Deposit	1,100.00	
		1,537.60
In Central State Bank		$37.39
Balance May 1, 1924		$7,581.49
Receipts:		
Interest on bonds		93.50
Interest on Certificate of Deposit		200.00
Annuity received		1,200.00
Accrued Interest		205.56
		$9,280.55
Annuities paid		437.60
		$8,842.95
Certificates of Deposit	$7,500.00	
Bonds	1,100.00	
In Central State Bank	37.39	
Accrued Interest	205.56	
	$8,842.95	$8,842.95

Working Capital:

Balance May 1, 1924		$47,808.59
Interest received		1,182.51
Accrued Interest		752.26
Certificates of Deposit	48,853.93	
In Central State Bank	37.16	
Bonds	100.00	
Accrued Interest	752.26	
	$49,743.36	$49,743.36

University Pastors' Residence Fund:

Due School and College account, May 1, 1924	$161.94	
Insurance Ithaca Residence	10.00	
Difference check 29.89	.04	
Check G. P. Mitchell for Iowa City Residence	500.00	
Transferred from Schools and Colleges		1,050.00
Check to Central State Bank to close account	378.02	
	$1,050.00	$1,050.00

Francis Shimer Fund:

Received for Francis Shimer School		600.00
Check mailed to Francis Shimer School	600.00	
	$600.00	$600.00

CERTIFICATE

We have made an audit and examination of the books and records of Frank L. Miner, Treasurer of the Board of Education of the Northern Baptist Convention for the fiscal year ended April 30, 1925, and hereby certify that the above statements are true and correct.

CLAYTON B. STIVER COMPANY
Division of Accounting
By A. L. BOYER, *Chief Accountant.*

Baptist Educational Institutions in the Northern States

Name	Location	Students	Faculty	Buildings	Value of Land and Buildings	Endowment	Total Income
Theological Seminaries							
Berkeley	Berkeley, Calif.	40	10	5	$163,800	$150,000	$22,974
Bethel	St. Paul, Minn.	39	9	3	186,600	58,000	58,980
Chicago	Chicago, Ill.	455	30	1	(Incl. in t	he Univ. of	Chicago)
Colgate	Hamilton, N. Y.	54	5	1	(Include	d in Colga	te Univ.)
Crozer	Upland, Pa.	71	10	13	400,000	1,150,000	80,000
Kansas City	Kansas City, Kans.	163	14	3	248,000	65,000	32,865
Newton	Newton Center, Mass.	103	9	6	236,700	1,007,621	44,529
Northern	Chicago, Ill.	166	16	6	436,100	----------	35,726
Rochester	Rochester, N. Y.	87	9	3	459,200	2,022,858	92,133
Roch.: German Dept.	Rochester, N. Y.	61	5	3	150,000	100,000	26,200
10 Seminaries		1,239	113	44	$2,280,400	$4,553,479	$393,407
Training Schools							
Chicago	Chicago, Ill.	35	23	1	$225,000	$81,521	$32,983
Danish	Des Moines, Iowa	6	2	---	----------	----------	----------
International	East Orange, N. J.	72	14	4	250,000	----------	43,875
Kansas City	Kansas City, Kans.		(Inclu	de	d in Kansa	s City Sem	inary)
Norwegian	Chicago, Ill.	4	1	---	----------	30,756	2,746
Philadelphia	Philadelphia, Pa.	66	26	2	250,000	70,000	30,125
Spanish-American	Los Angeles, Calif.	(	Includ	ed	in Interna	tional Sem	inary)
7 Training Schools		183	66	7	$725,000	$182,277	$109,729
Universities and Colleges							
Bates	Lewiston, Me.	806	41	22	$610,400	$1,534,931	$195,777
Brown	Providence, R. I.	2,032	125	32	3,267,900	8,209,058	1,405,824
Bucknell	Lewisburg, Pa.	1,038	60	20	1,000,000	750,000	325,045
Carleton	Northfield, Minn.	905	58	22	1,241,400	1,875,460	833,211
Chicago	Chicago, Ill.	7,396	600	40	22,707,900	31,992,621	3,631,379
Colby	Waterville, Me.	609	32	16	424,100	1,253,077	192,343
Colgate	Hamilton, N. Y.	754	54	12	1,397,700	2,946,605	360,022
Denison	Granville, Ohio	851	63	26	1,800,000	3,250,000	400,000
Des Moines	Des Moines, Iowa	1,379	48	8	682,700	169,515	290,232
Franklin	Franklin, Ind.	427	22	5	465,000	775,000	150,000
Grand Island	Grand Island, Neb.	162	13	4	132,000	144,965	82,007
Hillsdale	Hillsdale, Mich.	550	36	14	274,000	739,753	117,642
Kalamazoo	Kalamazoo, Mich.	382	25	8	454,100	1,000,000	123,069
Keuka	Keuka Park, N. Y.	172	22	12	790,000	206,000	90,000
Linfield	McMinnville, Ore.	268	23	6	168,300	457,162	63,827
Ottawa	Ottawa, Kans.	540	24	7	547,600	446,780	146,843
Redlands	Redlands, Calif.	469	30	12	850,000	1,172,567	189,878
Rio Grande	Rio Grande, Ohio	530	12	3	128,000	89,000	32,289
Rochester	Rochester, N. Y.	2,291	226	16	4,885,200	14,957,167	1,364,116
Shepherdson	Granville, Ohio		(Inclu	de	d in Deniso	n Universi	ty)
Shurtleff	Alton, Ill.	216	16	9	404,300	412,324	96,615
Sioux Falls	Sioux Falls, S. Dak.	129	16	3	240,000	228,000	54,827
William Jewell	Liberty, Mo.	461	20	8	1,500,000	1,000,000	85,000
23 Universities and Colleges		22,367	1,566	305	$43,970,600	$73,609,985	$10,229,946

BAPTIST EDUCATIONAL INSTITUTIONS IN THE NORTHERN STATES—Continued

Name	Location	Students	Faculty	Buildings	Value of Land and Buildings	Endowment	Total Income
Junior Colleges							
Broaddus	Philippi, W. Va.	215	20	5	$500,000	$15,000	$69,323
Colorado	Denver, Colo.	111	19	2	214,400	2,714	60,331
Frances Shimer	Mt. Carroll, Ill.	198	21	9	347,200	109,724	125,077
Hardin	Mexico, Mo.	295	33	6	438,000	106,000	150,000
Stephens	Columbia, Mo.	482	45	9	525,800	36,037	316,500
5 Junior	Colleges	1,301	138	31	$2,025,400	$269,475	$721,231
Academies, Etc.							
Alderson	Alderson, W. Va.	120	15	5	$300,000		$38,857
Bethel	St. Paul, Minn.	289	17	(I	ncl. in Bet	hel Theolo	gical Sem.)
Coburn	Waterville, Me.	154	11	6	196,300	71,305	60,225
Colby	New London, N. H.	140	8	5	200,000	241,000	53,500
Cook	Montour Falls, N. Y.	155	12	5	100,000		
Doane	Granville, Ohio	127		2	150,000	45,000	15,000
Hebron	Hebron, Me.	163	12	10	237,800	217,255	70,627
Higgins	Charleston, Me.	119	6	3	100,000	20,000	15,000
Keystone	Factoryville, Pa.	70	8	5	176,400	5,650	36,274
Maine Central	Pittsfield, Me.	206	12	4	124,800	60,000	27,329
New Hampton	New Hampton, N. H.						
Peddie	Hightstown, N. J.	385	31	4	972,200	198,607	327,055
Pillsbury	Owatonna, Minn.	190	12	8	500,000	360,000	65,000
Ricker	Houlton, Me.	150	10	3	100,000	52,000	16,797
Suffield	Suffield, Conn.	203	14	6	310,000	162,832	100,321
Vermont	Saxtons River, Vt.	200	13	10	500,000	88,000	66,000
Wayland	Beaver Dam, Wis.	113	14	6	376,000	260,000	74,728
Western Penna.	Mt. Pleasant, Pa.	180	4	2	75,000		5,940
18 Academies, etc.		2,964	199	84	$4,418,500	$1,781,649	$972,653
1925-63 Schools		28,054	2,082	471	$53,419,900	$80,396,865	$12,426,966
1924-62 Schools		33,916	1,851	485	$48,027,400	$77,046,074	$11,363,750


WASHINGTON
OREGON
CALIFORNIA
IDAHO
NEVADA
MONTANA
WYOMING
UTAH
COLORADO
ARIZONA
NEW MEXICO
N. DAKOTA
S. DAKOTA
NEBRASKA
KANSAS
OKLAHOMA
TEXAS
MINNESOTA
IOWA
MISSOURI
ARKANSAS
LOUISIANA
WISCONSIN
ILLINOIS
MICHIGAN
INDIANA
OHIO
KENTUCKY
TENNESSEE
MISSISSIPPI
ALABAMA
GEORGIA
FLORIDA
SOUTH CAROLINA
NORTH CAROLINA
VIRGINIA
W. VIRGINIA
PENNSYLVANIA
NEW YORK
MAINE
VERMONT
N.H.
MASS.
CONN.
R.I.
N.J.
MARYLAND
Baptist Colleges & Schools of the Northern States
THEOLOGICAL SEMINARIES
TRAINING SCHOOLS
COLLEGES
JUNIOR COLLEGES
ACADEMIES

45. In the absence of the President, First Vice-president Rev. A. W. Beaven took the chair.

46. President Allen Hoben, of Michigan, addressed the Convention on "Why Go to College?"

47. Field Secretary F. L. Carr introduced a group of students who presented "The Budget in a Picture," dealing with the work of the University Pastor.

48. Rev. D. J. Evans, of Missouri, addressed the Convention on "Life Investment After College."

49. Prof. S. W. Cummings, of California, pronounced the benediction.

FOURTH SESSION, *Wednesday, July 1, 9.00 A. M.*

Northern Baptist Convention

50. The Convention was called to order by the President.

51. Rev. O. H. Sisson, of Burma, offered prayer.

52. Mission study was conducted by Dr. G. A. Huntley, of China.

53. C. S. Shank, of Washington, Chairman of the Committee on Enrolment, stated that protests had been filed with the Committee against the seating of the delegates of the Park Avenue Baptist Church of New York City, and, on his motion, it was voted that the Convention set 3.25 o'clock at the afternoon session of Wednesday as the hour at which such protests should be considered.

54. The following report of the Committee on Affairs of the American Baptist Foreign Mission Society was presented by Rev. A. W. Beaven, of New York, who moved that it be adopted:

Report of the Committee on Affairs of the American Baptist Foreign Mission Society

To the Northern Baptist Convention:

This Commission was appointed by President Shank, and its task was stated in the following resolution:

"That a Commission to be composed of seven persons, to be named by the President of the Northern Baptist Convention, be and hereby is appointed with power and authority to investigate and report at the next meeting of the Northern Baptist Convention on the conduct, policies, and

practises of the Board of Managers of the American Baptist Foreign Mission Society, and of its Secretaries in the selection of missionaries on the foreign field, and,

"To ascertain and report the policy, if any, which said Board of Managers has adopted with respect to the appointment and retention of persons as missionaries who do not accept or have repudiated or abandoned the evangelical faith as held historically by Baptists.

"And to this end the said Commission shall have authority to examine witnesses and to confer with missionaries and other persons respecting the teaching of our missionaries, the expense of said Commission not to exceed $25,000, to be borne by the Northern Baptist Convention.

"In connection with this report said Commission may make recommendations as to the future policy of said Society with respect to all matters herein mentioned.

"The Commission is instructed to publish its report in full in all available Baptist periodicals, published within the bounds of the Northern Baptist Convention or by such other means as to said Commission may seem proper, at least thirty days before the next annual meeting of the Northern Baptist Convention.

"In view of the appointment of this Commission pending its report, the Convention urges our constituents everywhere not to withhold or divert their missionary funds to other agencies, but to send them to the Foreign Mission Society, especially in view of the fact that the new program provides for a possible designation of such funds in a way to insure that they will be used according to the desires of the designators."

While we recognized the right of the Convention to make such an inquiry, the task was hard, delicate, and unprecedented, and every member of the Commission would have preferred not to be asked to do it. But, being appointed and instructed to do it, they have tried to serve to the best of their ability. Laying aside predispositions, the Commission undertook the work with no point to prove, and no group to defend.

It has taken much time. Members of the Commission have each given five weeks of time, and some more, and each at great sacrifice. We decided not to make a trip to the foreign field. This was based upon our conviction that the mass of data that was available here at home both by correspondence and by testimony of missionaries, was all, and more, than we could assimilate in the time at our disposal, and based also upon the hope that we could do the task satisfactorily by this method, and thus save the expense of a foreign trip during this year when the money was so much needed on the field itself. We are glad to report that the expense of our work to the denomination despite the widely scattered personnel of the Commission and our necessarily high cost of travel, and despite the large amount required for testimony and its transcription, and the traveling expenses of witnesses, will not exceed twenty-five per cent. of the amount authorized for the use of the Commission.

The Commission has collected and studied a great mass of material. We made the following announcement through the denominational press:

"*Resolved,* That the Commission on the Affairs of the American Baptist Foreign Mission Society invite and receive all information, charges, and supporting evidence submitted to it in writing and shall, at its option, hear any qualified person who may request such hearing or whom it may wish to hear."

We have received many complaints, and have studied criticisms which have been made publicly and privately. We asked that such material be submitted to us together with names of witnesses supporting these contentions, through whom we might verify the statements. We have had extended correspondence and have tried to collect testimony bearing on both sides of controverted points. We have read masses of correspondence from the files. We have taken testimony from missionaries from every great mission field, and have heard and interrogated all the Secretaries, and representatives of the Board and its critics. More than four volumes of such testimony have been collected.

Our Commission has been of one mind in reference to the method and conduct of our investigation, and has worked together in delightfully fraternal spirit, and thus a very difficult task has been made much easier for the members of the Commission.

We have listened to and investigated many complaints and criticisms. We have found some of these exaggerated, some not substantiated by evidence, and some worthy of most careful thought and consideration. We have tried to weigh them all judicially, without personal bias and in the light of loyalty to Christ, to the missionaries, to the missionary task, and to our constituency. In the attempt to get at the facts we have been shown every courtesy by the Board, its Secretaries, missionaries, employees, and others.

We may state, as a general conclusion, that the denomination has reason to thank God for the great mass of the leadership in its missionary endeavor, and large reason for the confidence it has always reposed in that branch of our work. About the vast majority of our missionaries there is no question. We have been led to renewed conviction as to their evangelical faith and efficiency in service. We have been in a unique position from which to see our entire field, and our hearts have been thrilled by the evidences of the working of God's Spirit through our missionaries.

On the other hand, we have found certain conditions which we believe the denomination must face, and which should be changed. To these we call attention in the report. These conditions do not constitute a large element when contrasted with the whole extent of our foreign missionary work, but we wish the denomination to give them proper emphasis. To give them so little consideration as to ignore them and refuse to face

their meanings, is to court grave danger. To give them so much emphasis that we cast doubt and suspicion over all the work would be equally tragic. We must not ignore criticism that comes from honestly troubled hearts, yet we must not magnify it until it furnishes an excuse for our naturally selfish, human nature to withhold sacrificial support from our great missionary enterprise.

The Selection of Missionaries

Our Commission was instructed to make inquiry into several matters. First, as to the "conduct, policies, and practises of the Board of Managers and our Secretaries in the selection of missionaries for our foreign field." Criticism has been made charging that the Secretaries and the Board favored candidates of a certain type of thought, and sent out appointees who were not in accord with the "evangelical faith as held historically by Baptists."

We carefully investigated their methods in the selection of missionaries. The Board, by the published statement of its Candidate Secretary, holds high ideals for itself, as will appear from the following quotation:

"No factor in the success of the great work is of such paramount importance as the wise choice of the men who are to carry it on. The Board of Managers feel, therefore, under the deepest obligation to use their utmost wisdom and discretion in dealing with the young people who present themselves for foreign service. It is manifestly their duty to assure themselves of the soundness of their character, of the genuineness of their Christian message, of their personal fitness and the adequacy of their preparation for the particular task to which they go."

The Board, through its officers and its Secretaries, testifies that it has tried carefully to live up to these ideals. The procedure is essentially as follows (we quote further):

"The Candidate Department in the first place secures from the applicant a statement concerning his past history, his family, his church relationships, his education, his Christian experience, his motives in desiring foreign service, his past occupation, and a mass of other data. In recognition of the prime importance to the work of right view-points as to Christian truth, the teachings of the Scripture, and the fundamentals of the faith, he is required to write a special letter to the Board embodying his opinions upon these points. With the statement indicated the applicant furnishes the names of five or more persons among those who know him best, to whom inquiries are addressed as to his fitness for the work. These inquiries are of a very specific nature and ask for a straightforward statement as to his personal qualities, his temperament, his ability to work with others, his soundness in the Christian faith, his preparation, and his past record of service."

Next, the Candidate Secretary and usually two or more members of the Staff make his personal acquaintance. All papers, when collected, are reviewed by the Officers' Council, and the candidate, if approved, is then invited to meet the Candidate Committee of the Board. His statements on belief and other matters have meantime been duplicated and placed in the hands of the members of the Candidate Committee before the meeting, for their study, but such copies are not usually supplied to all members of the Board. In addition to the written statement he is asked for an oral statement and is questioned by the Committee. This is in the nature of an informal conference. No notes are kept of these questions and answers. At its conclusion the candidate retires. The vote is then taken, and if approved, he is presented to the Board. Here he again makes an oral statement and is subject to questions. If this examination is satisfactory the Board appoints. Serious objection could not reasonably be taken to the method outlined by the Board if followed with sufficient care. It does seem, generally, to have been their order of procedure.

We do not find evidence which sustains the criticisms that the Secretaries and the Board have knowingly appointed those of a liberal type of thought because they were liberals, or refused others because they were conservative. They state that several applicants have been rejected because they were too liberal, and none, so far as we have found, have been rejected merely because they were too conservative.

Ground for Criticism

However, while we have not found this criticism sustained, we do feel there is ground for criticism that in some cases there has been evidenced a tendency to underestimate the value in a missionary of thoroughly sound, evangelical Christian views. We feel that there are two places in this field where our work can be strengthened with profit to all.

First, in weighing the qualifications which candidates have for missionary work, more emphasis should be put on the necessity in the missionary of a strong, evangelical Christian faith which he can put forth as his message in warm, enthusiastic affirmations.

Second, more care could be exercised by the Secretaries and Board to be sure that they really know what the candidate's views are, and that these views accord with the general conception of the gospel as proclaimed by Baptists, so that such a missionary will truly represent us and not become a cause of misunderstanding and suspicion.

Our first suggestion grows out of our feeling that in certain appointments an enthusiasm created by gracious personality and certain other valuable qualifications tended to preclude a sufficient inquiry into the real content of the message to be delivered. We know that soundness of doctrinal views alone is no adequate qualification for a missionary, but we know, equally well, that in selecting a person to represent us as evangelical Christians and Baptists, where such an one is to be largely

responsible for laying the foundations for the Christian faith in a non-Christian land, his ability truly to reflect us in the substance of his gospel message is a matter of profound moment.

We have had to face the problems the Board faces. It is difficult in any case to understand each other in exact definitions of faith. As Baptists, we have never put the emphasis there. It is even more difficult for a youth, early in life, before wide experience has come, to state himself accurately, and we all would have a natural hesitation in quenching the spirit of service in youth, by a seemingly too great emphasis on doctrinal conformity.

But we are convinced that the Board and its Secretaries can, with profit, recognize more fully that in the selection of appointees to represent us all, if such appointees are to command the enthusiastic and loyal support of the denomination they must reflect, not some small segment of belief, or some extreme on either side, but must be exponents of a gospel message that fairly reflects the doctrinal position and spirit of the great mass of the denomination. If we needed to make our point about the content of the message more clear we would point out what we all probably admit, that there are many of whose personal qualifications, or even of whose Christian message we had no doubt, who would make good Methodist or Episcopal missionaries, but we would not necessarily feel, therefore, that they should be appointed as Baptist missionaries. If differing views on denominational matters would ordinarily deter us from appointing a Lutheran or an Episcopalian as a Baptist missionary, who, if appointed, might be a cause of division, we can see how wide divergence from, or repudiation of, the essentials of the evangelical gospel message would be an even greater cause of division.

Baptists have emphasized the right of the individual to interpret the Scriptures by the guidance of the Spirit, and they have freely acknowledged that a large degree of liberty is consonant with such a principle, but that is not saying that when as a result of such a principle an individual Baptist is led to conclusions far different, on central convictions, from the vast majority of the denomination, he should then be chosen to represent the denomination as a whole, on our mission field. We believe this is true as a principle, at all times, but it is made even more apparent just now in the conditions that have arisen out of controversy.

We are led to make these recommendations, also, because while we agree that the method outlined by our Board in selecting its candidates is admirable, yet we feel that it has not worked completely enough to insure in all cases the Board's actually knowing what a candidate's opinions really are, and, therefore, whether they are generally in harmony with the ideals that the Board, itself, and the denomination consider necessary.

This feeling grows out of the fact that in a few cases appointees have gone to the field whose statements in writing and on file were satisfactory

as far as they went, and on them they were accepted, but they soon made it evident in their work that they held views that we cannot construe to be in general harmony with the statement put forward by the Board itself. We do not accuse the appointees of being unwilling to state their views, indeed, they have done so with great frankness and sincerity when later asked for them in detail, but we feel that by the exercise of greater care the full views might have been ascertained at the beginning and thus embarrassment saved the appointees, the Board, and the denomination.

A statement of belief is asked of each candidate for appointment and if anything appears there that raises a question, the Committee, we are told, goes into the matter in an oral examination. No record of these questions and answers is kept, and, therefore, we cannot decide how thorough they are, but in the light of later statements of doctrinal belief, admitted by Board members and Secretaries to be unsatisfactory, we believe our suggestion that the procedure could be strengthened at this point, is warranted. If one who is proposing to be a missionary does not hold views that would enable him to represent acceptably the denomination on the foreign field, the time to let him know it is before appointment, not afterward, with consequent pain to him and embarrassment to all. We recommend, therefore:

First, that the written statement of belief presented by the candidate be furnished to each member of the Board prior to the meeting when the final examination is to take place.

Second, that some notation be kept by the Board of the points raised in the oral examination, particularly where the answers made by the candidate clear up any questions raised by the written statement.

Third, that the records of the candidate's statements be sufficiently complete to indicate what his views are on the great doctrines of the Scripture.

Retention As Missionaries

In the second place we were asked to "ascertain and report the policy, if any, that the Board of Managers has adopted in regard to the appointment and retention of persons as missionaries, who do not accept, or have repudiated or abandoned, the evangelical faith as held historically by Baptists."

The Board announced at Milwaukee, in the address of its Chairman, that in its appointment and retention of missionaries it was operating on what it chose to call an "inclusive policy," which we took to mean that it would appoint and retain missionaries of varying theological beliefs provided they came within certain limits which the Board regarded as "the limits of the gospel." It based its adherence to this policy upon certain facts which were cited:

1. That the denomination, itself, is constituted of individuals who are allowed a wide degree of theological difference.

2. That the test of membership in the Convention is not put on theological grounds.

3. That representatives of widely differing theological views are members, occupy the platform and take part in the deliberations of the Convention without a theological test being applied.

4. That the denomination appeals to all for support, accepts money from all, thus implying that in some fair way representation should be given to these various groups in the work of the denomination.

The Board, however, stated that this "inclusive policy" had its limitations. We quote from that address:

"*Liberty must be limited,* and it must be limited by loyalty, loyalty to Christ as risen Saviour and Lord, loyalty to the gospel of divine grace, loyalty to the great Baptist principles which bind us together. Liberty must never degenerate into license or into indifference to dangerous error, but must always be exercised in our denominational sphere within the bounds of the Christian and Baptist faith."

Still another quotation:

"Guided by the facts that Baptists have always been known as evangelicals, and that the gospel is the most important message of the Scriptures, we have demanded that all our officers and missionaries be loyal to the gospel. We will appoint only suitable evangelical men and women; we will appoint evangelicals and we will not appoint non-evangelicals. And by the gospel we mean *the good news of the free forgiveness of sin and eternal life (beginning now and going on forever) through a vital union with the crucified and risen Christ, which brings men into union and fellowship with God. This salvation is graciously offered on the sole condition of repentance and faith in Christ and has in it the divine power of regeneration and sanctification through the Spirit. The only reason we have for accepting this gospel is our belief in the deity of Christ in whom we see the Father, a faith founded on the trustworthiness of the Scriptures and the fact that we have experienced this salvation in our own hearts.*"

The Board further says:

"This is not a paper policy. It has been and is our practical program. A good share of our time and energy during the past year has been used in investigating every reasonable charge against the evangelical status of the few missionaries called in question. We have repeatedly refused candidates who did not seem to know our gospel. We have welcomed all who did know and love the gospel and had the other necessary qualifications for missionary work."

That the Board, in general, has followed this "inclusive policy" seems clear. The limits indicated were not formulated in writing until last

year prior to the Convention. Board members testify, however, that the statement represents, in general, the limitations to the inclusive policy that they had usually considered binding. The Board has, therefore, taken its stand on a policy that it will not appoint any but evangelicals and has given its definition as to what, for its purpose, that term means.

We do not attempt to pass upon the question as to whether the statement they put forth is a sufficient definition of the "evangelical faith as held historically by Baptists." We have proceeded on the assumption that it is what they stated—their definition of "an evangelical" beyond which they would not go in appointing and retaining missionaries.

In a previous section we have indicated our feeling that greater care should be exercised to be sure that the Board knows that these limits are not being exceeded in its appointments because we feel that, in a few cases appointments had been made which would be difficult to construe as coming within these limitations.

Complaints of Wrong Teaching

When we turn to inquire further as to "the retention of persons who do not accept, or have repudiated, the evangelical faith as held historically by Baptists," we find that the Board does not have any regular or formal way of periodically inquiring as to the beliefs of its missionaries after appointment. This is not to be wondered at in the light of ordinary Baptist practise. Information on these subjects we are told comes in an incidental way to the attention of the Secretaries of the Board. Ordinarily serious departure in these matters comes to their attention through complaints.

The Board has usually taken the attitude that "only formal complaints made and signed by responsible parties will be looked into." We find, however, that in practise they have gone further than that in order to learn the facts for themselves. Where public criticism has been made as to the views held by missionaries, even though formal and signed complaints have not been presented, the Board has made investigation through Committees appointed for the purpose which have undertaken correspondence or conference with the missionaries about whom complaints have been made.

As an illustration of their procedure in case of formal complaint we cite the following case where the record is now complete. In this case complaint as to erroneous doctrinal views arose from the field. Formal and signed charges were presented. The missionary was asked for his full and formal statement which he sent. Shortly thereafter he came home on furlough and was called before the Board and a hearing was held on those charges. A vote was taken to dismiss the specific charges as not sustained. By some of the Board members this was interpreted as a vote to return the missionary to the field. By others it was not so interpreted, and by a second and later vote it was determined not to

return him to the field without further examination. Finally, after a vote of the "Conference" composed of missionaries on the field where the missionary had worked, which advised against his return, the resignation of the missionary was accepted by the Board. In another case, not yet closed, where complaint has been formally made, the missionary has been called home for conference and further investigation undertaken.

The Board takes the attitude that it should act deliberately in order to protect the missionary from mistaken, or unjust, criticism. This attitude it bases on two grounds:

First, that the missionaries have ventured practically their all in a service as our representatives, and for which the denomination holds the Board responsible, and,

Second, that the missionaries are many times far away and without the usual access to normal means of defense.

To some this attitude on the part of the Board has been an irritation. To others it seems only just.

To us it seems fair if it does not preclude the Board's doing final justice to both the missionaries and the cause. No workers among all those who serve in our denomination are entitled to more complete assurance that they will get full justice and be protected from unwarranted suspicion and criticism. This they are entitled to because of both the nature and measure of their service. Our Board would be untrue to its trust if it did not take this protective attitude.

That, however, certain missionaries have laid themselves liable to just criticism and necessary investigation by the Board seems to us to be clear from quotations which we now make. These are extracts from statements of certain of the missionaries about whose beliefs formal complaint has been made:

Dealing with the subject of the person of Christ one writes:

"But the unique element of Jesus' nature does not lie in his being the 'only begotten' Son of God. He is not that by his own teaching. Rather, he is the only perfect one among the countless millions of sons of God who have been born into our heavenly Father's earthly home."

"Jesus owes many a debt to men who had not obtained the perfection that he had in his relation to God."

In dealing with the person of Christ as related to his death he writes:

"In setting an unbridgeable gulf between the glory of Jesus and our own possibilities, it seems to me that men are opposing themselves diametrically to his teaching and desires, and are to a large degree rendering his sacrificial life and death vain."

On the inspiration of the Scriptures and in arguing to show that they are not infallible he writes:

"Surely it is clear that the Bible, part for part, is not an infallible book. . . . There is many a book, many a sermon, many a poem of our

day as God-inspired and as God-filled and helpful as many of the Books of the Bible and more so than some. God is still speaking to his children through the voice of his prophets."

Of sin he writes:

"Today we have come to look upon wrong-doers not so much as sinners as unfortunates.

Of atonement he writes:

"When we see ourselves in our true position as the growing, erring children of God, is it not clear that such a thing as an atonement, a making good for us by another, could not possibly be acceptable to our Father, or even considered by him? Seeing that we are a family together, not only is it not derogatory of God and Jesus to abandon the idea of the atonement, but it is testifying to the perfect quality of God's fatherliness."

"It is not primarily the death of Jesus that saves us. It would not have been necessary under all circumstances."

Of final salvation he writes:

"But what about those children who desert the heavenly home? Who, when they know their Father's desire is otherwise, deliberately turn away and follow the demands of their lower natures? Is there any hope for them? [In a later paragraph his answer is found:]

"Jesus will keep on and never give up until every last one is found. There is no man, no matter how vile, without some solid good, some of the stuff of God in him. There is some invitation of God to which he will respond, although he may have to hear it in the next world. God will never turn his back upon his children, neither in this world, neither in the world to come."

Another writes:

"I wish I might say that I have a firm faith in eternal life. It would be a comforting belief. I have resolved to live as though life were eternal—but I have failed to find convincing evidence that such is the case, or that such is not the case. I must leave this question in abeyance till further light appears. I do regard Paul's teaching in I Corinthians 15 : 19 as contrary to Jesus' own ideals. 'If we have only hoped in Christ in this life we are of all men most pitiable.' Also verse 32 of the same, 'If the dead are not raised, let us eat and drink, for tomorrow we die.' That is not my philosophy. Whether we are to be raised or whether death ends all, it is still worth while to live the Christ life—to love God and men, to suffer for others, to serve and sacrifice. If death be the end, then we have lived as sons of God; if death be, as I hope, the entrance to a new life, it is well."

We have noted in a number of instances also a hesitant and negative attitude on vital truths, for example, a missionary when asked this question, "Was Jesus Christ a man, unique man, but man only, or was he something more than a man?" writes,

"I was not prepared to answer with a categorical 'yes' or 'no' for it is one of those questions that cannot be answered in that way."

This same missionary when later questioned before the Board is quoted as saying in response to the question as to whether or not he believed in the Virgin Birth, "I think not." His reply when asked if he believed in miracles, "I think not." When asked if he believed in the bodily resurrection, his final answer was "I think not," and when asked if he believed in the inspiration of the Scriptures he said, "I think not."

Other quotations might be given to illustrate this point.

Those who have expressed views such as the above are not many compared with the whole number of our missionaries. We do not contend that some other members of Baptist churches may not give the same answers but it is our feeling that:

First, they do not represent what the great mass of our people hold or have held on these subjects;

Second, that these views can hardly be construed as coming within the limits set by the Board, itself;

Third, these and others somewhat like them indicate a trend of thought which if carried to its limit will break down the great evangelical convictions at the heart of our missionary enterprise;

Fourth, that in addition to the question of our convictions, it is also a bad policy to select and retain missionaries who have a negative or hesitant message on the great central conceptions of our faith. Such a person lacks an essential requisite of a good propagandist for any cause; namely, the gift of putting his message in enthusiastic affirmations, based on solid convictions.

Again, such a missionary is bound to become a source of misunderstanding between workers on the field;

Still more, such a person will not draw the loyal and united backing of the members of our constituency for our great missionary enterprise.

That the Board recognizes these facts and is endeavoring to exercise greater care is evident. In each of the above cases investigation has been inaugurated, and in one case relationships have been terminated by the acceptance of a resignation.

Life vs. Belief

There has been constant insistence by the Board and its Secretaries that a missionary should be judged by his life and the fruits of his labors, as well as by his beliefs. We recognize the perfect justice of this claim,

indeed, it was originally made by Christ himself, and we have tried in our deliberations to weigh at its full value the evidence of a man's character, spirit, and efficiency. It is only fair, therefore, to say to the denomination that about no man on the field have we had more uniform testimony as to his "Christlike life" and efficiency of service than about one missionary regarding whose beliefs most constant and justified complaint has been made.

This may serve to make more clear the difficulties which the Board faces when it tries to do what it announces as its policy, to "weigh both message and Christlikeness of life" in appointment. His outstanding "Christlike life" coupled with a pressing need on the field was undoubtedly the reason for the above appointment and probably tended to preclude a very careful inquiry into theological views that might have discovered then things which later appeared and were a surprise to the Board itself. We would not for a moment lessen the emphasis on the value of the character, spirit, and efficiency of a missionary, but we would reemphasize what we referred to in a preceding paragraph, that this should not preclude a proper estimate of the content of the gospel message he is to deliver, the value of which will be determined, as the Board states, by "a faith founded on the trustworthiness of the Scriptures and the fact that we have experienced this salvation in our own hearts."

Ere we leave the part of our report which has to do with the Board's procedure in the case of missionaries against whom complaints have been made, we make these suggestions to the denomination, and the Board, and to the critics of the Board and its missionaries.

We remind the denomination again of the general conclusion which we stated earlier in this report, namely, that not only are the great mass of our missionaries faithful, self-sacrificing, and devoted, but about their doctrinal belief no serious question can properly be raised.

In our investigation we have gathered information from every one of our great missionary fields. It is true we have found in places evidences of beliefs so extreme that in our judgment they do not come within the limits laid down by the Board. Those holding such beliefs, however, are a very small group, comparatively.

We feel that it is unfair that the great mass of our missionaries about whom no questions are raised should be crippled in their work by the withholding of contributions in an effort to discipline the few. Particularly is this true since our Board has assured the denomination that in such cases where formal, signed charges are preferred, it will carefully investigate them and, if they are found to be true, it will act accordingly.

On the other hand, we recognize that this solution of our problem rests, of course, on the confidence which all parties should be able to have—that any complaint brought by a reputable person, in regular form, to the attention of the Board and its Secretaries will receive perfectly fair consideration, unbiased by differing points of view. The responsibility for

the creation and maintenance of this confidence rests, of course, on the Board and its Secretaries. We realize how difficult has been the position of the Board in the disturbances of recent years, and we would urge upon them a further realization of the need for the most careful and judicial handling of all cases and the avoidance of even seeming partiality in word, or act, or attitude that may retard in the slightest the encouragement, development, and maintenance of this confidence in their actions, on the part of all groups in our constituency and that, in their just desire to protect the missionaries they should not seem to defend them to the extent of failing to reform any situation which may need correction.

We address this word to the critics of the Board and its missionaries. It must be clear that while the right of complaint must be preserved, those using it must, of course, realize the responsibility involved and restrict it to well-defined cases in which they are clear as to the facts, else the time of the Board will be turned from the constructive work in regular fields so constantly awaiting their attention, to be wasted on the running down of complaints, with the consequent creation of an atmosphere of suspicion and inquisition that would ruin confidence between the Board and its missionaries and eventually weaken our entire work.

Education vs. Evangelism

Many complaints and criticisms have come to our attention, based upon the contention that the Foreign Mission Society has stressed education out of all proportion to its evangelistic endeavors. We have received wide testimony on this subject. It is freely admitted that in the last ten years a far larger proportion of money and time has been invested in educational development than in preceding years. The explanation given is that this has been due:

First, to the growing demand for trained national leaders, based upon the conviction that the missionary enterprise in each nation must eventually rely upon such native Christian leadership.

Second, that the only way to supply such leadership is through adequate schools.

Third, that for the past ten years there has been insistent need for the staffing of the institutions which have been inaugurated.

However, the testimony of the Secretaries, and others connected with our foreign work, is to the effect that from now on the emphasis should naturally be placed more upon the evangelistic work because the pressing needs for the staffing of the institutions are more nearly satisfied. We agree thoroughly that in order to establish a proper balance between the educational and evangelistic work, the time has come to put a far larger emphasis on evangelism.

In conclusion, we desire to give the denomination some general im-

pressions on different subjects, that have come to us, as a result of our year's investigation and deliberation.

1. We remind our Baptist constituency of the grave dangers to truth and the kingdom attendant upon the public use of sweeping generalizations in criticism, based upon some one point often not even verified, and the circulation, either publicly or privately, of unsubstantiated rumors damaging to our work, or workers. We have been in a situation well calculated to reveal the evil effects of such a course of action including the irremediable injustice thus wrought.

2. Another impression is related to our educational work. The original purpose for the founding of our Baptist schools was, and the present chief justification for their appeal for denominational support is, the training of an adequate lay and clerical Christian leadership for our churches. And as this is related to the present inquiry, it must be borne in mind that in securing trained candidates for the foreign field, the Board is largely dependent upon our schools here at home.

The Board has said: "We will appoint only suitable evangelical men and women. We will appoint evangelicals, and we will not appoint non-evangelicals." It is, therefore, of the utmost importance that the schools recognize their responsibility to train and send forth men and women who fulfil these requirements and who will consequently go out having a warm-hearted, positive, and evangelical Christian message.

Finally, we would leave with the denomination the impression that is deepest of all with us; namely, the vision of a great work being carried on for the Master in this great missionary enterprise through the sacrifice of time and life by thousands of our fellow Baptists.

Many of them are going out into the hard and dangerous places, ministering to the bodies and souls of needy men and women in the name of our common Lord, and in response to his command, and receiving little in compensation but the joy of service and the fellowship with the living Christ. Engaged in a task that is no more theirs than ours they have volunteered to do their part, which is infinitely the hardest, believing that they can depend on us to do our part and give them comradeship in prayer, in understanding, and in sacrificial support.

As a result of the work done so far our fields are, today, the scenes of the outpouring of God's blessing in unprecedented ways. This work must go on unhindered. The challenge of their sacrifice and the Master's command must be met. Real causes of honest misunderstanding here must be determined and corrected. Honest conviction must be honored, but "agreed to differ but resolved to love" we must patiently and prayerfully attempt to rise above partisanship and seek to find the solution of our problems which is solely in accord with the "Mind of Christ."

That this is all that counts we know. That it can be found we are certain. We will not, we are sure, while we move toward that final solu-

tion, be willing to jeopardize the enterprise that has been built up by the faithful labors of more than one hundred years of missionary sacrifice.

Signed,

Committee on Affairs of the American Baptist Foreign Mission Society:

A. W. Beaven, *Chairman,*
Mrs. H. F. Compton,
Judson A. Crane,
John F. Herget,
J. C. Massee,
Mrs. John Nuveen,
H. F. Remington, *Secretary.*

55. Rev. M. J. Twomey, of New Jersey, on behalf of the Board of Managers of the American Baptist Foreign Mission Society, read the following statement:

The Board of Managers of the American Baptist Foreign Mission Society at its June meeting received and read this report in full with the utmost care, and wishes me to speak its appreciation of the long and arduous labors of the Committee in its investigation and in its preparation of the report. We do not know that it fully satisfies us, but we believe that it is as fair and comprehensive as any group not intimately acquainted with our work and our methods of procedure could make.

The Board wishes me to voice also its continued consciousness that it is the servant of our denomination, and that it is our very earnest desire to carry forward the great work intrusted to us in accordance with your expressed will, and in the spirit of our Master.

We gladly welcome the constructive criticisms in this report, and have voted the appointment of a Committee to forward their adoption. We welcome also the judgment of men as well of measures, and assure you that we shall with justice to all parties (the individuals, the denomination, and this work of God) carry the matters to a conclusion.

In some things, such as the relation of education and evangelism where proportions are constantly changing, we shall endeavor to keep the balance true. We believe that education alone cannot bring in the day of Christ. But we do believe that an educated, spiritual leadership will bring evangelism into its own. In all things we shall continue to seek divine guidance, and set ourselves to follow it.

56. The report was unanimously adopted.

57. The following resolutions were presented by Rev. W. B. Hinson, of Oregon, who moved that they be adopted:

WHEREAS, The report of our Committee appointed a year ago to investigate the work on our foreign fields reveals both a careful and extensive survey of the same; and

WHEREAS, According to its report there are at present upon some of the stations men and women who do not hold to the fundamentals of the Christian faith as historically interpreted by Baptists; and

WHEREAS, The Northern Baptist Convention in its sessions in Indianapolis adopted the New Testament as our basis of faith; and

WHEREAS, The New Testament clearly teaches the divine and direct creation of man in the image of God, the supernatural inspiration of the Scriptures of both the Old and New Testaments, the certain Deity of Jesus Christ, involving his virgin birth, his sinless life, his sacrificial death, his bodily resurrection and ascension to the right hand of God, and his return; and

WHEREAS, The same Scriptures clearly declare the necessity of the sinful soul's regeneration in order to redemption; the baptism of believers as a condition of church-membership; and involves for all the saved a commission to preach the gospel, baptize into the name of the Lord Jesus, and teach the observance of all things which he has commanded; therefore be it

Resolved, That this Convention record its keen appreciation of the work of this Commission; its exceeding great pleasure that the Commission can report a vast majority of our missionaries loyal to the faith once for all delivered; and its profound conviction that in the interest of peace in our own body and the progress of our cause on foreign fields, and the honor of our Christ who is the very God of very God, our Foreign Mission Boards are hereby instructed to recall immediately every representative, whether in evangelistic or educational work, who is found on investigation to deny any of the great fundamentals of our faith aforementioned, including especially those appointees found by the Commission's investigation to be out of harmony with this faith; and as speedily as possible to fill the places thus vacated by equally competent men and women whose evangelical faith and fervor cannot be questioned; and be it further

Resolved, That it is the conviction of this Convention that no man or woman should accept place on our mission boards who cannot, with whole heart, believe and advocate the historic Baptist and evangelical faith.

58. Rev. W. B. Riley, of Minnesota, discussed the resolutions.

59. On motion of Rev. J. F. Watson, of Washington, after discussion by F. W. Freeman, of Colorado; Rev. W. B. Riley, of Minnesota; Rev. H. J. Moore, of Massachusetts; Rev. B. F. Fellman, of California; Rev. D. J. Evans, of Missouri; Rev. W. H. Freda, of Ohio; C. S. Shank, of Washington; Rev. R. E. Day, of Arizona, it was voted,

That consideration of the resolutions presented by Rev. W. B. Hinson, of Oregon, be postponed, and that the resolutions be printed and distributed to the delegates to the Convention, and that the Committee on Order of Business be requested to set an hour for their consideration.

60. According to the special order of the day (see Item 36) discussion of the report of the Finance Committee was resumed, and C. S. Shank, of Washington, presented the following resolution:

That the report be amended so that the items of the budget on page 45 (of this book) shall be the same as the budget items for the year 1924-1925; and that there be added to the report in the middle of page 46 the following: "It is the sense of this Convention, that while we reaffirm our belief in and adherence to the cooperative plan of raising the money for our chief denominational needs, yet we advise and urge the affiliating and cooperating organizations to solicit designated gifts within the budget and funds for specific objects over and above the budget, including any deficit that now or hereafter may exist, always, however, at such time and place as may be first approved by the Board of Missionary Cooperation and the State Convention where such solicitations are to be made."

61. The amendment was discussed by Dr. G. A. Huntley, of China, and W. A. Staub, of New York.

62. Rev. M. L. Wood, of West Virginia, moved that the following be substituted for the resolution before the Convention:

Resolved, That the report of the Finance Committee be amended so that the two Foreign Mission Societies be authorized and requested to solicit during the current fiscal year as specific gifts over and above the amount they receive from the distributable funds, the amount of $189,670 for the American Baptist Foreign Mission Society, and $73,992 for the Woman's American Baptist Foreign Mission Society, and that the details of the above arrangements be referred to the Finance Committee with power.

63. The resolution was discussed by President Mrs. G. W. Coleman, of Massachusetts; Rev. C. A. Fulton, of Colorado; Rev. H. A. Heath, of Massachusetts; and J. J. Zmrhal, of Illinois.

64. On motion of Rev. H. A. Heath, of Massachusetts, it was voted that the resolution be laid upon the table until the Convention should have before it the reports of the other cooperating organizations.

65. On motion it was voted that the remainder of the program for the morning session be referred to the Committee on Order

of Business that time may be provided for it later in the sessions of the Convention.

66. Rev. W. F. Harper, of California, read the following telegram:

SANTA BARBARA, CALIF., July 1, 1925, NFT.

Rev. W. F. Harper, Northern Baptist Convention, Seattle, Wash.:

Church and parsonage safe, not over one thousand dollars damage. All ready for Sunday. Appreciation of your inquiry. Goldfield.

GEORGE PAGE.

67. Rev. G. W. Cassidy, of Kansas, offered prayer.

68. On motion the Convention adjourned.

FIFTH SESSION, *Wednesday, July 1, 2.00 P. M.*

NORTHERN BAPTIST CONVENTION

69. The Convention was called to order by First Vice-president A. W. Beaven.

70. Rev. G. W. Swope, of Pennsylvania, offered prayer.

71. The following report of the Ministers and Missionaries Benefit Board was presented by Secretary E. T. Tomlinson:

Report of the Ministers and Missionaries Benefit Board

To the Northern Baptist Convention:

The primary work for which this Board was organized is to help our worthy, aged ministers and missionaries, their widows and dependent orphan children. Although the additional work of the Board in assisting ministers in their early days to make provision for their later years has become very important, it has not superseded the privilege and the duty of providing for those who are in need. At the present time the number of beneficiaries is 1,745. In the budget for the coming year the estimated number is 2,043. There have been 58 deaths among beneficiaries, the average age at decease being 74.8. Grants to beneficiaries ought to be largely increased. The Board is doing its best within its power under present circumstances. The amount given to each individual, however, is much less than it should be, although even the present modest grant is a marked advance over conditions existing before the Board was organized.

THE RETIRING PENSION PLAN

There has been a steady increase in the membership of the Retiring Pension Fund. 1,659 certificates have been issued, and the number is

steadily increasing. Our younger men are now beginning to understand the advantage of the Plan to them and in increasing numbers are applying for membership. The moderate cost, as well as safety, has appealed strongly to our ministers. There are still many who have not availed themselves of the opportunity. In certain cases this delay doubtless is due to the strain of meeting the payments of the first year of membership. After the first current year of membership the Board is providing 70 per cent. of the annual cost.

Including beneficiaries and members of the Retiring Pension Fund the total number of ministers, missionaries, their widows and dependent children with whom the Board is now directly related is 3,404.

Gift to Reduce Annual Dues

For two years the Board has been able to report that gifts received have enabled it to reduce the cost of the first year of membership in the Retiring Pension Plan of a limited number of men who were receiving salaries of $1,500 or less. This has been a great help to many of our worthy men. The amount of this gift, however, has now been almost exhausted, and if the Board is to continue this worthy phase of its work other gifts for a similar purpose must come to its treasury.

The Minimum Pension

The announcement of a minimum retiring pension for members of the Retiring Pension Fund whose certificates are dated prior to December 31, 1923, has brought great comfort to many of the members. It should not be forgotten, however, that this provision applies only to those who are members of the Retiring Pension Fund and by their payments of annual dues have helped in providing the reserve necessary to establish this minimum pension. The Board is not yet able to give a similar amount in its beneficiary grants.

State Committees of Cooperation

It is a pleasure to report that in many of our States the Committees appointed by the State Conventions to pass upon the applications before they are presented to the Board have steadily become more efficient. There is slight danger of an undeserving man being aided if those who have known him and his work first pass upon his application. In this way applications not entitled to a grant are eliminated. It is as important that no unworthy man should receive a grant as it is that every worthy man should have one. In certain States the utmost care is taken and frank reports are made as to actual conditions. This in every way is helpful.

Including "The Ministry"

The Board is issuing quarterly a little paper under the title of *The Ministry*. The purpose of this publication is to keep pastors and others informed concerning the work. Copies will be sent to all who may wish to receive them and provide us with their full names and addresses.

The Colorado State Convention very cordially suggested that they would be willing to include in the publication of their State Bulletin copies of *The Ministry*. This offer was gladly accepted and the April number of the Colorado Bulletin contained also the April issue of *The Ministry*. We shall be glad to cooperate in this way with other States if they are willing to do so.

Amendment to the Retiring Pension Plan

During the year the following vote concerning total disability has been passed by the Board. It is the constant aim of the managers to enlarge the scope of its helpfulness. Few more important measures have been passed than this vote concerning total disability:

"Adopted November 11, 1924:

"VIII. Disability. (a) Upon due proof and upon approval by the Board that, after membership of one full year, before a default in the payment of any subsequent dues and before the 65th anniversary of the date of birth, the member has become wholly disabled by bodily injuries or diseases and will be continuously and wholly prevented thereby for life from engaging in any occupation or employment for wage or profit, the Board will waive the payment of any current dues which may fall due during such disability and will pay $500 annually, $125 to be paid every three months beginning on the fifteenth day of the month during which such disability commences and during its continuance until the 65th anniversary of the date of birth of the member so disabled. The dues so waived and the disability income so paid will not reduce or modify any pension or other benefits promised herein.

"(b) Independently of all other causes, the Board will consider as permanent total disability the entire and irrecoverable loss after a membership of one year, of the sight of both eyes, or of the use of both hands or of both feet, or of one hand and one foot.

"(c) For the purpose of determining the amount of the pension available at age 65, the amount of the annual salary of a member who has received benefits under this section will, during the continuance of disability, be deemed to remain fixed at the amount which said member was receiving on the anniversary of his certificate next preceding the commencement of disability.

"(d) Should such disability prove to be temporary and not permanent, the member may resume the payment of dues to the Fund as if such member had not suffered such temporary disability."

Overhead Expenses

A study of the report of the Treasurer will show that the overhead expenses of the Board have been slightly below four per cent. of its budget. The Board is proud of its record, and considers this showing quite remarkable. It should be also a source of satisfaction to the entire denomination.

Legacies and Annuities

Although the legacies received have not been large, $16,441.60, the amount of Annuity Bonds (Gift Agreements) which have been taken is larger than that of the preceding year. This indicates an increasing interest on the part of the denomination, and the Board appreciates fully the generous aid which has thus been provided. Legacies are increasing in number, though the amounts are not large.

The Needs of the Board

The steady increase in the number of our beneficiary grants has prevented a much needed increase in the amount of each grant. Surely, no one can claim that the present average grant is unduly large. All agree that the amount of each grant should be increased, and no one is more desirous that this should be done than are the executive officers and the managers. There is, however, only one method of procedure. The Board cannot give away money which it does not have. With the increased permanent funds now being sought by our Presbyterian friends, the Methodists, and other denominations, we are hopeful that the time may not be far distant when this Board also may receive an increase in its permanent fund which will at least provide a modest living. At present the best the Board can do is to help in such support; it is unable to provide the full amount necessary.

Salaries of Ministers

The Board has made repeated efforts to ascertain the salaries received by our ministers. Hitherto these efforts have not met with complete or uniform success. Certain churches repeatedly fail to answer inquiries, and certain men, as well as churches, insist that such information is entirely personal. This condition is especially true among the churches which pay the lowest salaries. However, the hearty cooperation of our State secretaries will enable the Board to present more reliable reports. The work of the Ministers and Missionaries Benefit Board becomes more important in view of the manifest inability of our ministers on their inadequate salaries to make provision for the rainy days which are certain to come. An immediate increase in the salaries of our pastors is imperative. Ordination also is closely related to this problem.

Ministers Not in the Pastorate

Investigations also were made during the year to ascertain the proportion of our ordained ministers who are not actively serving in the pastorate. The results are surprising, not to say astonishing. According to reports received more than 34 per cent. of our ordained ministers are not in the active work. Why does such a condition exist? Not all of these men are old, nor are they all inefficient. In this day when there is much talk concerning the necessity of more men entering the ministry and of the "dearth of men in the ministry," it would be well for us to

stop and first consider whether or not we are using the men available at the present time. They have been ordained and accepted by the denomination. Meanwhile the ranks of the ministry are being increased more rapidly than are those of any other profession. Justice to those who are serving or are willing to serve demands that they should be given an opportunity to work, before fields are opened to men untried and new.

Items from the Budget of 1925-26

In the Retiring Pension Plan 167 of the contracts already made will have matured during the current year. The contract obligates an average payment of $297.73 by the Board in addition to $202.27, the normal pension of each man. The estimate also includes the care of 2,043 men, women, and children as beneficiaries in addition to the pension provision. These beneficiary grants make an average of $161.55 to each individual including children. Certainly no one can say that the denomination is extravagant in its provision for its beneficiaries.

Items of special interest include $175,000 for the reduction of the annual pension dues, after the first year of membership, of members of the Retiring Pension Fund. Actual payments of pensions already due amount to $35,600. The annual dues for the year from members of the Retiring Pension Fund are estimated at $119,351, while the income from the Retiring Pension Fund investments will be $175,868.

The Work of Doctor Wright

It is a pleasure to refer to the efficient service of my Associate Secretary, Dr. P. C. Wright. Much of his work is on the field where he has met a cordial response which has been most gratifying to the Board. His services also have been in demand by the Board of Missionary Cooperation and his audiences have cordially received his messages.

The Office Force

The spirit of loyalty and interest in the work has been one of the outstanding characteristics of the entire office force. The value of such a spirit cannot be estimated in financial terms. Those who best know, however, have fully appreciated how much the faithful and even enthusiastic work of the various members of the office force has meant to the Board and to the denomination. It is a pleasure to report this most valuable asset among the many possessions of the Board.

Finance Committee

The faithful and efficient work of the Finance Committee has continued throughout the year. The time devoted to their task, the willing support and the increasing carefulness manifest in every investment should be a source of deep satisfaction and gratitude to the entire denomination. Our ministers particularly are under deep obligations to the wise judgment, business experience, and faithful oversight of this Committee.

The Treasurer's Report

The Board earnestly desires every member of the Convention to read carefully the report of its treasurer. This report is not technical and has been given in a manner to make clear to any one the entire financial operation of the Board.

Faithful Members of the Board of Managers

The Executive Secretary desires to express his appreciation of the faithfulness of many members of the Board of Managers. They have given of their time and labor, and of themselves. Without these faithful members the work of the Board would be impossible, and it is only just to make mention of this labor of love.

In closing, the gratitude of all should be expressed to the Great Head of the Church. He has honored His ministers and the denomination has honored itself in making provision for these devoted workers. It is not difficult to believe that the entire work is under His leadership. That He will continue to lead and that His special blessing may rest upon His worthy workers, is a part of our prayer for guidance as well as of thanksgiving.

E. T. Tomlinson,
Executive Secretary.

TREASURER'S REPORT

For the Fiscal Year Ending April 30, 1925

The Treasurer of The Ministers and Missionaries Benefit Board of the Northern Baptist Convention takes pleasure in submitting this the thirteenth annual report for the year ending April 30, 1925.

It is proper that certain items in the report should be called to your special attention. Certain securities have been sold during the year at a profit over book value of $126,658.47. You will note that included in the income for the Permanent Fund is an item of $108,701.63 representing the market value of securities and cash turned over to The Ministers and Missionaries Benefit Board by the Baptist Ministers' Home Society, incorporated under the laws of the State of New York. These assets were turned over to our Board in accordance with a vote of the Board of the Baptist Ministers' Home Society under authority of a special act of the Legislature of the State of New York authorizing such transfer.

Last fall the Finance Committee voted to sell certain securities and to use the profits thereon to reduce the book value of bonds costing over par. No bonds are now carried on the books of The Ministers and Missionaries Benefit Board at a book value above par. This statement explains the "Revaluation of Securities" which appears under the head of Disbursements in most of the funds.

The Board began the year immediately following the close of the New World Movement with unexpended balances available for the Permanent Fund of $267,780, the larger part of which represented the cash received in May as of April 30, 1924, from the General Board of Promotion and con-

stituted the balance in distributable funds due to our Board out of receipts from the New World Movement. Had this entire unappropriated amount been transferred to our Permanent Fund, thus beginning the year 1924-25 with no cash balance, our Board would have been compelled during the year just closed, in order to meet all of its obligations, to have drawn upon our Permanent Funds for $195,153. You will note, therefore, that in order to care for the work of the year just closed, it has been necessary for us to use $195,153 received during the New World Movement.

Reference to the report shows that the book value of all investments as of April 30, 1925, was $11,932,677.28, an increase over the book value for the year ending April 30, 1924, of $928,871.45. The market value of all investments as of April 30, 1925, was $13,013,479.60, or an excess of $1,080,802.32 over book value.

The Board is now receiving an annual income of 5.32+ per cent. upon the book value of all its investments.

Referring to the balance-sheet you will note under "Item A" a reserve to guarantee pensions of $3,343,558.45. This represents the amount which the Board, from its own funds, has set aside to guarantee the payment of pensions at maturity.

The item under "C" of $644,272.67 represents income from investments in the Retiring Pension Reserve, also dues received from members on account of their pension contracts.

In preparing our budgets from year to year for consideration by the Finance Committee of the Northern Baptist Convention, the tabulation of expected receipts will year by year show an increasingly large amount expected in the way of income from investments in our Retiring Pension Reserve and the expected dues from members of the Retiring Pension Fund. Take for illustration the budget of our Board as submitted for the year 1925-26, we included in our Retiring Pension Fund among the expected receipts two items as follows: Income from Investments, $174,868; Dues from Members, $119,351; or a total of $294,219. We mention this for the reason that one not familiar with the pension department of our work might assume from the total expected receipts that the amount needed from churches and individuals would not be large, whereas the facts are that as this part of our work grows one of two things will be necessary: either year by year the amount contributed to our Board from churches and individuals must materially increase or large gifts to our Permanent Fund must be received. So far as we are able to judge, our Board will ultimately need a Permanent Fund of from eighteen to twenty millions of dollars.

We call attention to the fact which we have mentioned in our previous reports, namely, that all securities are held in trust for the Board by The Equitable Trust Company of New York. The Trust Company collects and credits the income monthly.

The balance-sheet as presented is in the same form as that of last year, it being the form suggested by the Finance Committee of The Northern Baptist Convention.

I. PERMANENT FUND

RECEIPTS:

Balance reported last year			$7,355,917.91	
Contributions		$3,985.08		
Baptist Ministers Home Society's Assets taken over		108,701.63		
Legacies		16,441.60		
Annuities released by death of donors	$3,550.00			
Annuities released by donors as gifts	1,000.00			
		4,550.00		
Interest on Trustee cash from General Fund		548.28		
Revaluation of note		36.50		
Profit on sale of investments		51,151.40		
			185,414.49	
			$7,541,332.40	

DISBURSEMENTS:

Securities written off and revalued			31,531.95	
Balance April 30, 1925				$7,509,800.45

II. ANNUITY FUND

RECEIPTS:				
Balance reported last year			$390,044.90	
Received during the year		$61,079.33		
Profit on sale of investments		1,334.31		
			62,413.64	
			$452,458.54	
DISBURSEMENTS:				
Annuities matured by death and gift of donors transferred to Permanent Fund	$4,550.00			
Reduction in value of bond 39½	800.00			
		$5,350.00		
Revaluation of Securities		6,565.20		
			11,915.20	
Balance April 30, 1925				$440,543.34

III. RETIRING PENSION RESERVE

Total reserve reported last year			$2,836,000.96	
Received from General Fund			507,557.49	
Balance April 30, 1925				$3,343,558.45

IV. GENERAL FUND

RECEIPTS:				
Balance reported last year		$199,396.85		
Contributions from "Churches and Individuals"	$234,191.07			
Contributions from Individuals	534.07			
From Board of Missionary Cooperation as of April 30, 1925, to be allocated	95,258.78			
Income from Investments	446,934.36			
Interest	5,562.77			
		782,481.05		
			$981,877.90	
DISBURSEMENTS:				
Salaries, office expense, telephone and telegraph	$8,038.27			
Rent, light	1,470.11			
Travel, Board Meetings	784.17			
Depository, safety-box, bonding charges	1,154.18			
Actuarial and audit fees	933.32			
Legal charges, appraisals, taxes	397.12			
Printing and stationery	216.07			
Paid annuitants per contract	27,143.31			
Grants	280,708.31			
		$320,844.86		
Loss on sale of securities	$1,145.63			
Revaluation of Securities	1,262.50			
		2,408.13		
Paid to Retiring Pension Fund	$507,557.49			
Supplementary fund to Retiring Pension	110.44			
Dues paid to Retiring Pension Fund	1,217.51			
		508,885.44		
			832,138.43	
Balance April 30, 1925				$149,739.47

V. RETIRING PENSION FUND

RECEIPTS:			
Balance reported last year	$449,002.58		
Net Dues	182,134.99		
Interest from Investments and Members	138,534.90		
Pensions Considerations	40,195.91		
Profit on Sale of Investments	78,916.35		
		$888,784.73	
DISBURSEMENTS:			
Grants to reduce members' payments	$123,088.94		
Office Expenses	894.81		
Pensions Paid	15,274.42		
General Expenses	4,727.78		
Legal Charges	265.56		
Travel	1,568.22		
Printing and Stationery	725.41		
Postage, Telephone and Telegraph	816.94		
Revaluation of Investments	80,151.60		
Secretaries and Clerical Salaries	14,175.71		
Rent	2,822.67		
		244,512.06	
Balance April 30, 1925			$644,272.67

BALANCE SHEET AS OF APRIL 30, 1925

Assets

1. *Permanent Trust Fund Assets*		
(a) Investments	* $10,852,488.02	
(b) Cash not invested	870.88	
		$10,853,358.90
2. *Annuity Fund Assets*		
(a) Investments	439,398.28	
(b) Cash not invested	1,145.06	
		440,543.34
3. *Retiring Pension Fund Assets*		
(a) Investments	** 640,790.98	
(b) Cash not invested	3,481.69	
		644,272.67
4. *Current and Temporary Fund Assets*		
(a) Cash	53,994.53	
(b) Notes Receivable	485.16	
(c) Furniture and Fixtures	1.00	
(d) Cash from Board of Missionary Cooperation as of April 30, 1925	95,258.78	
		149,739.47
		$12,087,914.38

* Permanent Investments	$7,508,929.57
Retiring Pension Reserve	3,343,558.45
	$10,852,488.02

** Retiring Pension Fund	$3,984,349.43
Retiring Pension Reserve	3,343,558.45
	$640,790.98

BALANCE SHEET AS OF APRIL 30, 1925

Liabilities

A. *Permanent Trust Funds*		
1. Permanent Fund	$7,509,800.45	
***2. Retiring Pension Reserve	3,343,558.45	
		$10,853,358.90
B. *Annuity Funds*		
1. Par value of unmatured annuities		440,543.34
C. *Retiring Pension Funds*		
1. Reserve to cover contracts		644,272.67
D. *Income Surplus*		
1. Retained for Retiring Pension Dues.	662.95	
2. Uninvested and held for Working Capital	149,076.52	
		149,739.47
		$12,087,914.38

*** Liable to withdrawal to meet pension contracts.

SECURITIES AS OF APRIL 30, 1925

Securities	Maturity	%	Par Value	Book Value	Market Value April 30, 1925	Annual Income
Alabama Midland R. R., 1st Mtg. 40-yr. Gold Bonds	Nov. 1, 1928	5	$25,000	$25,000.00	$25,343.75	$1,250.00
Allegheny Valley Rwy. Co., General Mtg.	Mar. 1, 1942	4	50,000	45,500.00	46,500.00	2,000.00
*American Telephone & Telegraph Co., 25 shares stock			2,500	2,500.00	3,396.87	225.00
*Asbury Park, N. J., Beach Bonds	April 1, 1933	4	1,000	1,000.00	970.00	40.00
Atchison, Top. & St. Fe. R. R., 100-yr. General Mtg.	Oct. 1, 1995	4	249,000	223,821.25	226,590.00	9,960.00
*Atchison, Top. & St. Fe. R. R., 100-yr. General Mtg.	Oct. 1, 1995	4	10,000	8,787.50	9,100.00	400.00
*Atlantic Coast Line R. R., Louisville & Nash. Coll. 4's.	Oct. 1, 1952	4	200,000	144,000.00	175,500.00	8,000.00
*Atlantic Refining Co. of Phila., 10,000 shares pf. stk.		7	1,000,000	1,030,000.00	1,135,000.00	70,000.00
B. & O. R. R., 20-yr. Convertibles	Mar. 1, 1933	4½	5,000	4,800.00	4,625.00	225.00
B. & O. R. R., Pitts. Lake Erie & W. Va., Ref. Bonds.	Nov. 1, 1941	4	15,000	13,500.00	13,200.00	600.00
B. & O. R. R., 50-yr. 1st Mtg.	July 1, 1948	4	38,000	35,473.75	34,057.50	1,520.00
*B. & O. R. R., Ref. & Gen. Mtg., Series "A"	Dec. 1, 1995	5	25,000	14,875.00	22,125.00	1,250.00
Camden, N. J., Fire Bonds	May 1, 1935	4½	6,000	6,000.00	6,120.00	270.00
*Canawacta Water Supply Co., Gold Mtg.	Dec. 1, 1929	5	500	450.00	475.00	25.00
Central R. R. of N. J., 100-yr. General Mortgage	July 1, 1987	5	50,000	50,000.00	54,500.00	2,500.00
Central Pacific Rwy. Co., 1st Ref. Mtg.	Aug. 1, 1949	4	30,000	28,156.25	26,625.00	1,200.00
*Chautauqua Institution, Ref. Mtg., Improvement	Nov. 1, 1931	5	1,000	1,000.00	1,000.00	50.00
*Chesapeake & Ohio Rwy. Co., 20-yr. Convertibles	Feb. 1, 1930	4½	100,000	75,250.00	96,750.00	4,500.00
Chicago, Burlington & Quincy R. R., (Illinois Div.)	July 1, 1949	4	10,000	8,765.00	9,175.00	400.00
Chicago, Burlington & Quincy R. R. (Neb. Ext. S/F.)	May 1, 1927	4	16,000	15,993.75	15,940.00	640.00
*Chicago, Burlington & Quincy R. R. (Neb. Ext. S/F.)	May 1, 1927	4	3,000	3,000.00	2,988.75	120.00
*Chicago, Burlington & Quincy R. R. (Neb. Ext. S/F.)	May 1, 1927	4	6,000	6,000.00	5,977.50	240.00
*Chicago, Burlington & Quincy R. R., General	Mar. 1, 1958	4	80,000	71,000.00	73,100.00	3,200.00
*C., Ind. & St. L. Short Line, 1st Mtg.	April 1, 1953	4	200,000	133,000.00	170,000.00	8,000.00
Chicago, Mil. & Puget Sound, 1st Mtg.	Jan. 1, 1949	4	14,000	12,642.50	6,160.00	
Chi., Mil. & St. P., Convertibles	June 1, 1932	4½	20,000	20,000.00	9,175.00	

Chi., Mil. & St. P. Rwy. (Mil. & No. Cons. Mtg.)	June	1, 1934	4½	25,000	24,500.00	21,187.50	1,125.00
Chi., Mil. & St. P., 25-yr. Gold Bonds	July	1, 1934	4	4,000	3,455.00	1,780.00	
*Chi., Mil. & St. P., 25-yr. Gold Bonds	July	1, 1934	4	200,000	140,000.00	89,000.00	
Chi., Mil. & St. P., General Mtg., Series "A"	May	1, 1989	4	3,000	2,855.00	2,298.75	120.00
Chi., Mil. & St. P., General Mtg., Series "B"	May	1, 1989	3½	5,000	4,150.00	3,306.25	175.00
*Chi., Mil. & St. P., General Mtg., Series "C"	May	1, 1989	4½	200,000	152,750.00	167,500.00	9,000.00
Chi., Mil. & St. P., General Ref. Mtg., "A"	Jan.	1, 2014	4½	10,000	9,450.00	4,475.00	
Chi., Mil. & St. P., General Ref. Mtg., "B"	Jan.	1, 2014	5	5,000	5,000.00	2,275.00	
Chi., & North Western Rwy., (Princeton & N.W. Rwy.)	Jan.	1, 1926	3½	15,000	13,500.00	14,812.50	525.00
Chi., & North Western Rwy., General Mtg.	Nov.	1, 1987	5	28,000	28,000.00	28,315.00	1,400.00
Chi., & North Western Rwy., 1st & Ref. Mtg.	May	1, 2037	5	25,000	23,312.50	22,718.75	1,250.00
Chi., R. I. & Pac. Rwy. Co., 1st & Ref. Mtg.	April	1, 1934	4	1,000	815.00	876.25	40.00
Cleveland, O., Public Hall	Mar.	1, 1969	5	50,000	50,000.00	57,125.00	2,500.00
Cleveland, Lorain & Wheeling Rwy. Co., Cons. Mtg.	Jan.	1, 1930	4½	14,000	13,755.00	14,070.00	630.00
Cleveland Short Line, 50-yr. 1st Mtg.	April	1, 1961	4½	20,000	19,200.00	19,500.00	900.00
*Colin Co., Texas, Road Bond	May	1, 1954	5	1,000	1,000.00	985.00	50.00
Dayton, O., Street & Sewer Bonds	Nov.	1, 1941	5½	50,000	50,000.00	56,125.00	2,750.00
Detroit, Mich., Gen. Public Imp. Bonds	Jan.	15, 1935	4½	15,000	15,000.00	15,225.00	675.00
Detroit, Mich., Public Utility Bonds	Aug.	15, 1944	5½	65,000	65,000.00	74,425.00	3,575.00
El Paso, Texas, School Bldg. & Imp. Bonds	Jan.	1, 1945	5	10,000	10,000.00	10,637.50	500.00
Huntington Town, N. Y., Union School Dist. No. 3	May	1, 1935	5	1,000	1,000.00	1,055.00	50.00
Huntington Town, N. Y., Union School Dist. No. 3	May	1, 1936	5	3,000	3,000.00	3,183.75	150.00
Huntington Town, N. Y., Union School Dist. No. 3	May	1, 1937	5	3,000	3,000.00	3,198.75	150.00
Huntington Town, N. Y., Union School Dist. No. 3	May	1, 1938	5	3,000	3,000.00	3,213.75	150.00
Ill. Central R. R., 1st & Ref. Mtg.	Nov.	1, 1955	4	88,000	76,125.00	78,870.00	3,520.00
Ill. Central R. R., Ref. Mtg.	Nov.	1, 1955	5	25,000	25,000.00	26,468.75	1,250.00
Ill. Central R. R., (St. Louis Div., 1st Mtg.)	July	1, 1951	3½	10,000	8,650.00	8,050.00	350.00
*Illinois Pipe Line Co., 250 shares Capital Stock				25,000	42,500.00	35,875.00	3,000.00
*Interborough Rapid Transit Co., 1st & Ref. Mtg.	Jan.	1, 1966	5	39,000	19,890.00	25,350.00	1,950.00
Jersey City, N. J., Harbor Improvement	June	1, 1953	4¼	15,000	14,268.75	15,150.00	637.50

Securities	Maturity	%	Par Value	Book Value	Market Value April 30, 1925	Annual Income
*Johnston & Larimer Dry Goods Co., 50 shs. Pfd. Stk..	June 30, 1930	7	$5,000	$5,000.00	$5,000.00	$350.00
*Jones & Laughlin Steel Co., 1st Mtg. 30-yr. S./F.....	May 1, 1939	5	400,000	356,000.00	405,000.00	20,000.00
*Kansas City So. Rwy., Ref. & Imp. Bonds.....	April 1, 1950	5	200,000	154,000.00	181,500.00	10,000.00
Kearney Town, N. J., School & Gen. Imp.....	June 1, 1941	4¾	25,000	25,000.00	25,968.75	1,187.50
Kearney Town, N. J., School & Gen. Imp.....	June 1, 1942	4¾	25,000	25,000.00	25,968.75	1,187.50
Lake Shore & Mich. So. R. R.....	June 1, 1997	3½	10,000	7,250.00	7,950.00	350.00
Lake Shore & Mich. So. R. R., 25-yr. 4% Gold Bonds..	May 1, 1931	4	25,000	24,218.75	24,187.50	1,000.00
Lake Shore & Mich. So. R. R., 25-yr. Bonds.....	Sept. 1, 1928	4	48,000	47,238.75	47,280.00	1,920.00
*Laurentide Power Co., 1st Mtg. Sinking Fund.....	Jan. 1, 1946	5	10,000	10,000.00	9,825.00	500.00
*Linnard Hotel, 1st Mtg. Gold Bonds.....	Oct. 1, 1936	6	1,000	1,000.00	992.50	60.00
*Long Island R. R., Ref. Mtg.....	Mar. 1, 1949	4	500,000	327,500.00	415,000.00	20,000.00
Los Angeles, Calif., Electric Plant.....	Aug. 1, 1946	5	50,000	50,000.00	53,000.00	2,500.00
*Louisville & Nashville R. R., 50-yr. Unified Mtg.....	July 1, 1940	4	277,000	234,646.50	263,150.00	11,080.00
Louisville & Nashville R. R., 50-yr. Unified Mtg.....	July 1, 1940	4	58,000	52,214.75	55,100.00	2,320.00
Manhattan Railway, Cons. Mtg.	April 1, 1990	4	7,000	6,475.00	4,200.00	280.00
*Metropolitan Gas & Electric Co., 10 shares Pfd. Stock..		6	1,000	300.00	600.00	60.00
Mich. Central R. R., 1st Gold.....	May 1, 1952	3½	20,000	16,000.00	17,100.00	700.00
Minn., St. P. & S. S. Marie Rwy., 1st Cons. Mtg.	July 1, 1938	4	29,000	26,506.25	24,613.75	1,160.00
*Minn., St. P. & S. S. Marie Rwy., 50-yr. Cons. Mtg.....	July 1, 1938	5	29,000	27,115.00	27,622.50	1,450.00
Montana Central Rwy. Co., 50-yr. 1st Mtg.	July 1, 1937	5	33,000	33,000.00	33,536.25	1,650.00
*Montana Central Rwy. Co., 50-yr. 1st Mtg.	July 1, 1937	5	17,000	17,000.00	17,276.25	850.00
Morris & Essex, 1st & Ref. Guaranteed.....	Dec. 1, 2000	3½	75,000	58,156.25	59,812.50	2,625.00
New York City, Water Supply.....	Mar. 1, 1963	4½	25,000	25,000.00	26,687.50	1,125.00
New York City, 50-yr. Rapid Transit.....	Dec. 15, 1971	4½	166,000	166,000.00	177,620.00	7,470.00
New York City, Dock Improvements.....	April 15, 1972	4¼	20,000	20,000.00	20,500.00	850.00
*New York City, Dock Improvements.....	April 15, 1972	4¼	9,000	9,348.75	9,225.00	382.50
N. Y. C. & H. R. R., Mtg. Coup. Gold Bonds.....	July 1, 1997	3½	50,000	38,687.50	39,312.50	1,750.00

N. Y. Central R. R., Cons. Mtg. "A"	Feb.	1, 1998	4	50,000	42,562.50	42,750.00	2,000.00
*N. Y. Connecting R. R., 1st Mtg. "A"	Aug.	1, 1953	4½	500,000	385,000.00	462,500.00	22,500.00
*N. Y., N. H. & H. R. R., Conv. Deb.	Jan.	15, 1948	6	200,000	156,000.00	175,500.00	12,000.00
*N. Y., N. H. & H. R. R., Deb.	July	1, 1955	4	200,000	112,000.00	122,000.00	8,000.00
*Norfolk & Western Rwy., 1st Lien & Gen. Mtg.	July	1, 1944	4	350,000	266,000.00	314,125.00	14,000.00
Northern Pacific Rwy., Prior Lien & Land Grant	Jan.	1, 1997	4	165,000	150,487.50	138,806.25	6,600.00
*Ohio Fuel Corporation, 11,192 shares Cap. Stock				279,800	200,001.00	355,346.00	22,384.00
*Ohio Oil Co., 3000 shares Cap. Stock				75,000	212,251.00	189,000.00	5,250.00
*Penn. R. R., Gen. Mtg. Series "A"	June	1, 1965	4½	140,000	121,261.28	131,250.00	6,300.00
Penn. R. R., Gen. Mtg. Series "A"	June	1, 1965	4½	10,000	9,325.00	9,375.00	450.00
*Penn. R. R., Gen. Mtg. Series "B"	Dec.	1, 1968	5	245,000	225,400.00	250,206.25	12,250.00
Philadelphia, Pa., Municipal Improvement Loan	Oct.	26, 1971	5¾	50,000	50,000.00	56,875.00	2,625.00
Pitts., Cinn., Chi. & St. Louis R. R., Cons. Mtg.	Aug.	1, 1963	4½	25,000	25,000.00	23,812.50	1,125.00
*Prairie Oil & Gas Co., 3912 shares capital stock				97,800	154,851.00	209,781.00	7,824.00
*Prairie Pipe Line Co., 1467 shares capital stock				146,700	92,911.00	171,639.00	11,736.00
St. Louis & Iron Mt. Ry., Gen. Cons. & Land Grant Mtg.	April	1, 1931	5	1,000	955.00	998.75	50.00
San Francisco, Calif., Water Bonds	July	1, 1936	4½	5,000	5,000.00	5,037.50	225.00
*So. Pac. Co., 20-yr. Convertible Gold Bonds	June	1, 1929	4	29,000	21,605.00	28,130.00	1,160.00
So. Pac. R. R., 1st & Ref.	Jan.	1, 1955	4	50,000	44,623.14	45,812.50	2,000.00
*So. Pac. R. R., 1st & Ref.	Jan.	1, 1955	4	267,000	213,793.75	244,638.75	10,680.00
State of California, State Highway Bonds	July	3, 1936	4½	20,000	19,374.00	20,450.00	900.00
State of California, State Highway Bonds	July	3, 1945	5	50,000	50,000.00	54,937.50	2,500.00
State of Michigan, Soldier Bonus	Oct.	15, 1941	5½	137,000	137,000.00	156,351.25	7,535.00
State of Montana, Education "C"	Jan.	1, 1932/42	4½	25,000	25,000.00	25,187.50	1,125.00
State of South Dakota, Land Settlement	Jan.	1, 1931	4¾	25,000	25,000.00	25,125.00	1,187.50
State of South Dakota, Rural Credit	May	15, 1935	5	25,000	25,000.00	25,687.50	1,250.00
State of Tennessee, Ref. Bonds	July	1, 1955	4½	25,000	25,000.00	26,250.00	1,125.00
State of Tennessee, University of Tennessee	July	1, 1964	4½	10,000	10,000.00	10,550.00	450.00
*Union Township, N. J., Board of Education	Jan.	1, 1955	4½	1,000	1,000.00	1,002.50	45.00
Union Pacific R. R., 1st Mtg. & Land Grant	July	1, 1947	4	20,000	18,300.00	18,700.00	800.00

Securities	Maturity	%	Par Value	Book Value	Market Value April 30, 1925	Annual Income
Union Pacific R. R., 1st Lien & Ref. Mtg.	June 1, 2008	4	$35,000	$32,700.00	$30,975.00	$1,400.00
Union Pacific R. R., 1st Lien & Ref.	June 1, 2008	5	15,000	15,000.00	15,937.50	750.00
*U. S. Steel Co., 10-60-yr. Sinking Fund	April 1, 1963	5	307,000	292,417.50	323,501.25	15,350.00
*U. S. Liberty Loan, 1st Conv.	June 15, 1947	4¼	800	800.00	816.00	34.00
U. S. Liberty Loan, 1st Conv.	June 15, 1947	4¼	1,000	1,000.00	1,020.00	42.50
U. S. Liberty Loan, 2nd Conv.	Nov. 15, 1942	4¼	1,350	1,350.00	1,366.87	57.37
*U. S. Liberty Loan, 3rd	Sept. 15, 1928	4¼	1,350	1,350.00	1,376.15	57.37
U. S. Liberty Loan, 4th	Oct. 15, 1933/38	4¼	639,150	571,945.16	653,530.87	27,163.87
*U. S. Liberty Loan, 4th	Oct. 15, 1933/38	4¼	404,200	370,402.67	413,294.50	17,178.50
U. S. Treasury Notes, Series "A"	Mar. 15, 1926	4¾	2,100	2,100.00	2,125.59	99.75
U. S. Treasury Notes,	Sept. 15, 1926	4¼	4,600	4,600.00	4,651.75	195.50
*U. S. Treasury Bonds,	Oct. 15, 1947/52	4¼	18,500	18,363.03	19,471.25	786.25
**U. S. Treasury Certificates,	Sept. 15, 1925	2¾	260,000	260,000.00	260,000.00	7,150.00
Virginian R. R., 1st Mtg. 50-yr. "A"	May 1, 1962	5	1,000	945.00	995.00	50.00
Waterloo Village, N. Y., Sewer Bonds	Sept. 1, 1928	4.85	3,000	3,000.00	3,037.50	145.50
Waterloo Village, N. Y., Sewer Bonds	Sept. 1, 1929	4.85	3,000	3,000.00	3,052.50	145.50
Waterloo Village, N. Y., Sewer Bonds	Sept. 1, 1930	4.85	3,000	3,000.00	3,060.00	145.50
Waterloo Village, N. Y., Sewer Bonds	Sept. 1, 1931	4.85	1,000	1,000.00	1,025.00	48.50
West Penn Power Co., 1st Mtg. "D"	Mar. 1, 1946	7	2,000	2,000.00	2,132.50	140.00
*Wichita Wholesale Furniture Co., 10 shares Pfd. Stk.		7	1,000	900.00	900.00	70.00
Wilmington, Del., Sinking Fund	April 1, 1954	4½	30,000	30,000.00	31,200.00	1,350.00
*Wisconsin Central Rwy., 1st General	July 1, 1949	4	200,000	140,000.00	157,000.00	8,000.00
Yonkers, N. Y., Water Bonds	April 1, 1931	5	2,000	2,000.00	2,080.00	100.00
Yonkers, N. Y., School Bonds	April 1, 1932	5	14,000	14,000.00	14,665.00	700.00
Yonkers, N. Y., School Bonds	April 1, 1933	5	4,000	4,000.00	4,215.00	200.00
Mortgage, 508 W. 112th St., N. Y. City	Mar. 1, 1930	5	120,000	120,000.00	120,000.00	6,000.00
Mortgage, 40 W. 55th St., N. Y. City	Jan. 15, 1930	5	450,000	450,000.00	450,000.00	22,500.00
Mortgage, 847-859 Prospect Ave., Bronx, N. Y. City	Jan. 15, 1930	5	230,000	230,000.00	230,000.00	11,500.00
Mortgage, 242 W. 104th St., N. Y. City	Feb. 28, 1929	5½	63,000	63,000.00	63,000.00	3,465.00

Mortgage, 69 E. Kingsbridge Road, Bronx, N. Y. City	Dec. 15, 1929	5½	43,000	43,000.00	43,000.00	2,365.00
Mortgage, 887 Tenth Ave., N. Y. City	May 19, 1933	5½	20,000	20,000.00	20,000.00	1,100.00
Mortgage, 885 Tenth Ave., N. Y. City	May 19, 1933	5½	20,000	20,000.00	20,000.00	1,100.00
Mortgage, 889 Tenth Ave., N. Y. City	May 19, 1933	5½	25,000	25,000.00	25,000.00	1,375.00
Mortgage, 268 W. 12th St., N. Y. City	Nov. 11, 1929	5	22,000	22,000.00	22,000.00	1,100.00
Mortgage, S. E. Cor. Ft. Washington Ave. & W. 165th St., N. Y. City	Nov. 15, 1929	5	350,000	350,000.00	350,000.00	17,500.00
Mortgage, 353 W. 85th St., N. Y. City	May 26, 1929	5½	199,000	199,000.00	199,000.00	10,945.00
Mortgage, 124 Remsen St., Brooklyn, N. Y.	Oct. 1, 1925	5	20,000	20,000.00	20,000.00	1,000.00
Mortgage, 709 Tenth Ave., N. Y. City	Sept. 15, 1927	5½	18,000	18,000.00	18,000.00	990.00
Mortgage, 711 Tenth Ave., N. Y. City	Sept. 15, 1927	5½	18,000	18,000.00	18,000.00	990.00
Mortgage, 713 Tenth Ave., N. Y. City	Sept. 15, 1927	5½	18,000	18,000.00	18,000.00	990.00
Mortgage, 715 Tenth Ave., N. Y. City	Sept. 15, 1927	5½	18,000	18,000.00	18,000.00	990.00
Mortgage, 365 Bleeker St., N. Y. City	Mar. 29, 1928	5½	10,000	10,000.00	10,000.00	550.00
Mortgage, S. E. cor. Fordham Road & Tiebout Ave., Bronx, N. Y. City	Nov. 1, 1925	5	130,000	130,000.00	130,000.00	6,500.00
Mortgage, 490-4 Columbus Ave., N. Y. City	Mar. 1, 1928	5	80,000	80,000.00	80,000.00	4,000.00
Mortgage, 61-67 Grand St., N. Y. City	Mar. 21, 1928	5	10,000	10,000.00	10,000.00	500.00
Mortgage, 333 Fifth St., N. Y. City	Mar. 1, 1930	5	15,000	15,000.00	15,000.00	750.00
*Mortgage, J. B. Morton			550	550.00	550.00	
Mortgage, N. E. cor. Lexington Ave. & 124th St., N. Y. City	Jan. 9, 1928	5½	4,000	4,000.00	4,000.00	220.00
Mortgage, 903 Rogers Place, Bronx, N. Y. City	Mar. 18, 1930	5	62,000	62,000.00	62,000.00	3,100.00
Mortgage, 574 Tinton Ave., Bronx, N. Y. City	April 6, 1930	5	38,000	38,000.00	38,000.00	1,900.00
Mortgage, 90 Ridge St., N. Y. City	Dec. 18, 1929	5	15,000	15,000.00	15,000.00	750.00
Mortgage, 1099 Second Ave., N. Y. City	Jan. 15, 1930	5	15,000	15,000.00	15,000.00	750.00
Mortgage, 127 W. 60th St., N. Y. City	Jan. 6, 1930	5	16,500	16,500.00	16,500.00	825.00
Mortgage, S. E. Cor. Walton Ave. & 170th St., Bronx, N. Y. City	Dec. 15, 1929	5	120,000	120,000.00	120,000.00	6,000.00

Securities	Maturity	%	Par Value	Book Value	Market Value April 30, 1925	Annual Income
Mortgage, 707 Tenth Ave., N. Y. City	Sept. 15, 1927	5½	$18,000	$18,000.00	$18,000.00	$990.00
*Mortgage, W. Side Dyckman St., 100 ft. So. Sherman Ave., N. Y. City	Dec. 15, 1927	5½	51,000	51,000.00	51,000.00	2,805.00
*Mortgage, W. Side Dyckman St., 400 ft. No. Nagle Ave., N. Y. City	Dec. 15, 1927	5½	51,000	51,000.00	51,000.00	2,805.00
*Mortgage, 37/39/41 W. 9th St., N. Y. City	Mar. 1, 1928	5	50,000	50,000.00	50,000.00	2,500.00
*Mortgage, 68 W. 51st St., N. Y. City	May 15, 1928	5	27,500	27,500.00	27,500.00	1,375.00
*Mortgage, 117-119 Park Row, N. Y. City	May 2, 1928	5	38,000	38,000.00	38,000.00	1,900.00
*Mortgage, 137 E. 57th St., N. Y. City	Mar. 16, 1928	5	50,000	50,000.00	50,000.00	2,500.00
*Mortgage, 40 E. 98th St., N. Y. City	April 17, 1928	5	27,000	27,000.00	27,000.00	1,350.00
*Mortgage, N. E. Cor. Lex. Ave. & 124th St., N. Y. City	Jan. 9, 1928	5½	40,000	40,000.00	40,000.00	2,200.00
*Mortgage, N. E. Cor. Lex. Ave. & 124th St., N. Y. City	Jan. 9, 1928	5½	36,000	36,000.00	36,000.00	1,980.00
*Mortgage, 1050-1079 Westchester Ave., Bronx, N. Y. C.	April 9, 1928	5½	106,000	106,000.00	106,000.00	5,830.00
*Mortgage, ¼ Int. in Mtg. of $148,000 on N. W. Cor. Park Ave., & 96th St., N. Y. City		6	37,000	37,000.00	37,000.00	† 2,170.00
*Mortgage, 1515-17 Madison Ave., N. Y. City	Jan. 1, 1930	5	36,000	36,000.00	36,000.00	1,800.00
*Mortgage, 163 First Ave. & 241-3 E. Tenth St., N.Y.C.	Dec. 23, 1929	5	35,000	35,000.00	35,000.00	1,750.00
*Mortgage, 912 Greene Ave., Brooklyn, N. Y.		5½	3,000	3,000.00	3,000.00	165.00
*Real Estate			5,200	5,200.00	5,200.00	
*Assignment of Mortgage				1.00		
*Notes & Sundry Stocks			1,050	3.00		
***Henry A. Sherwin Trust Fund, Cleveland Trust Co., Trustees						1,322.55
Totals			$13,170,150	$11,932,677.28	$13,013,479.60	$636,479.16

* Donated or purchased with proceeds of securities donated to and sold by the Board.

† The interest is net, i. e., less expenses of New York Trust Company as Trustee.

* * Temporary investment pending selection of permanent investment by Finance Committee.

* * * Our Board has no interest in the securities, merely in the income.

THE FOREGOING SCHEDULE INCLUDES THE FOLLOWING MEMORIAL OR SPECIAL FUNDS OF $1,000 OR OVER

Name	Par Value	Book Value (Cost if purchased or value at which accepted by the Board)	Market Value April 30, 1925
Rockefeller Fund	$6,676,300.00	$5,776,066.12	$6,533,666.75
Morehouse Memorial Fund	1,000,000.00—	(NOTE. Contributions in cash or securities were made by friends throughout the denomination to complete the one million dollar Morehouse Memorial Fund and are included in the schedule of investments.)	
M. C. Treat	384,800.00	299,676.00	441,397.25
Lavinia Marston Swasey	313,350.00	266,263.23	291,055.38
Baptist Ministers Home Society	109,500.00	109,503.74	109,538.75
Col. E. H. Haskell	100,000.00	100,000.00	101,850.00
Jerome Taylor	23,450.00	23,434.64	23,713.88
R. I. Relief Fund Association	18,000.00	16,539.17	18,405.00
Hudson River Central Baptist Association	12,600.00	11,642.52	12,883.50
Central Baptist Association of N. J.	7,000.00	7,000.00	7,085.00
C. Q. Chandler	6,000.00	5,900.00	5,900.00
United Baptist Convention of Maine	6,000.00	5,807.50	6,135.00
L. I. Baptist Association	5,550.00	5,550.00	5,607.37
Lincoln Ben. Society of Maine	5,000.00	4,427.99	5,112.50
Iowa Baptist State Convention	3,000.00	3,000.00	3,067.50
John Barton Foster Fund	2,000.00	2,000.00	2,045.00
Baptist Mins. Association of W. Va.	1,100.00	1,035.58	1,124.75
Pittsburgh Baptist Association	1,100.00	1,025.99	1,124.75
Mrs. Belle Whisler	10,000.00—Cash		
Henry M. Sanders	5,000.00—Cash		
Darius H. Stoddard	5,000.00—Cash		
Alice F. Wolcott	3,345.40—Cash		
Richard V. Lewis	3,000.00—Cash		
George Evans Dexter	2,500.00—Cash		
Louise J. Starkweather	2,000.00—Cash		
W. C. Lincoln	2,000.00—Cash		
Elizabeth M. Colby	1,150.06—Cash		
Sarah E. Ryan	1,000.00—Cash		

NOTE.—Where Liberty Bonds were received they were accepted as cash at par, provided donor paid par.

ARTHUR M. HARRIS, *Treasurer.*

CERTIFICATE OF AUDITORS

We have audited the accounts of the Ministers and Missionaries Benefit Board of the Northern Baptist Convention for the year ended April 30, 1925.

We have satisfied ourselves that the income accruing from investments has been properly accounted for.

Properly approved vouchers have been produced to us in support of the expenditures during the year.

The income from investments is devoted to carrying out the purposes of the Benefit Board; where there are specific instructions from donors as to the disposition of income they have been followed. The instructions of donors as to investments have also been observed.

We verified the cash by count or by certificates from the depositories, and the notes receivable were produced for our inspection or satisfactorily accounted for. The investments were verified by certificates from the custodians. The aggregate market value of the investments as at April 30, 1925, was materially in excess of the aggregate book value.

As will be observed from the list of securities, the investments are appropriate for this type of organization.

We certify that the foregoing statements of the respective Funds during the year ended April 30, 1925, reflect, in our opinion, the operations for the year, and that the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the financial position of the Board as at April 30, 1925, according to the best of our information and the explanations given to us, and as shown by the books of the Board.

PEAT, MARWICK, MITCHELL & Co.,
40 Exchange Place, New York City.

May 27, 1925.

72. A. M. Harris, of New York, addressed the Convention on "Proxy Ministers."

73. On motion of Secretary E. T. Tomlinson the report of the Board of Managers was adopted.

74. On motion the Convention adjourned.

Board of Education

75. The Board of Education of the Northern Baptist Convention was called to order by the Recording Secretary, Rev. R. A. Ashworth.

76. The following report of the Committee on Nominations was presented by President L. W. Riley, of Oregon:

Nominations for Board of Education

President, Pres. J. M. Wilbur, Philadelphia, Pa.

Vice-president, Pres. J. M. Wells, Grand Island, Neb.

Recording Secretary, Rev. R. A. Ashworth, Yonkers, N. Y.

77. On motion of Rev. M. J. Twomey, of New Jersey, the Secretary was instructed to cast the unanimous ballot of the Board for the persons nominated.

78. The ballot was cast, and the persons nominated were declared elected.

79. On motion the Board adjourned.

American Baptist Historical Society

80. The Society was called to order by Prof. F. G. Lewis, of Pennsylvania.

81. The annual report of the Board of Managers was presented by Prof. F. G. Lewis, of Pennsylvania.

82. The following report of the Committee on Nominations was presented by Rev. P. C. Wright, of New York:

President, Prof. Spenser B. Meeser.

Secretary, Rev. Harry W. Barras.

Treasurer, Rev. Daniel G. Stevens.

Librarian, Prof. Frank G. Lewis.

General Vice-presidents: Rev. Lemuel Call Barnes, Rev. David F. Estes, Pres. Joseph W. Mauck, Prof. Albert H. Newman.

83. On motion the Secretary was instructed to cast the unanimous ballot of the Society for the persons nominated.

84. The ballot was cast, and the persons nominated were declared elected.

85. On motion the Society adjourned.

Northern Baptist Convention

86. The Convention was called to order by the President.

87. The following report of the Committee on Denominational Day was presented by Prof. F. L. Anderson, of Massachusetts, and, on his motion, was adopted:

Report of the Committee on Denominational Day

To the Northern Baptist Convention:

Your Committee on Denominational Day begs leave to report that it chose May 24 as Denominational Day, and "The Meaning of the Ministry" as the subject. A brief circular on this subject was prepared by the Committee and sent to all our active pastors and many others.

For the Committee,

F. L. Anderson, *Chairman.*

88. The hour having arrived for the special order of the day (see Item 53), C. S. Shank, of Washington, stated that the Committee on Enrolment was not ready to make a report, and, on his motion, the report was made a special order for Thursday morning at 9.30 o'clock.

89. The following report of the Committee on International Good-will was presented by Rev. J. M. Moore, of New York, and,

on motion of the Corresponding Secretary, it was voted that the first recommendation be adopted and that the other recommendations be referred to the Committee on Resolutions:

Report of the Committee on International Justice and Good-will

This Committee was first appointed three years ago to cooperate with the Commission on International Justice and Good-will of the Federal Council. In accordance with this purpose, we have kept in close touch with the larger cooperative efforts, and present herewith as a part of our Report the Federal Council's Commission's annual Message to the Churches. Printed matter for the use of the churches on Armistice Day was sent out widely by our Committee to the pastors of our Convention. The chairman of the Committee has joined representatives of other denominations in presenting to the President and to the United States Senate the attitude of the churches toward the adherence of the United States to the World Court; and he is serving as a member of the Executive Committee, and as chairman of one of the Commissions, in preparation for the study conferences on "The Churches and World Peace," to be held in Washington, December 1-3, 1925.

We submit the following recommendations for adoption by the Convention:

1. We approve the holding of a study conference on "The Churches and World Peace" in Washington, December 1-3, and authorize the Committee on International Justice and Good-will to nominate and secure the attendance of 15 representative persons, to be the official delegates of the Northern Baptist Convention. These shall include pastors, laymen, women, and young people. Their names shall be submitted to the Executive Committee of the Convention, on whose approval they shall be officially certified as delegates by the Corresponding Secretary.

2. We reaffirm our conviction that the United States should speedily adhere to the Permanent Court of International Justice and urge our people to ask their representatives in the United States Senate to take favorable action early in the next session.

3. We reaffirm our statement of last year deploring the action of Congress in making "an unjust as well as an ungracious discrimination" against the Japanese people in the Immigration Act, and declare our purpose to use every possible legitimate effort to secure the righting of this great wrong by the new Congress.

4. We declare again our conviction that war is contrary to the spirit and teaching of Jesus Christ, and our irrevocable determination to substitute the arbitrament of law, reason, and conciliation for that of wholesale slaughter, and the creation of a system for the peaceful settlement of every dispute.

5. We recommend that all our churches employ Armistice Day (Novem-

ber 11) as a fitting time at which to focus attention on the great and urgent themes of world justice and honor and permanent world peace.

Rev. M. P. Boynton,
Mrs. G. W. Coleman,
Rev. J. M. Dean,
R. B. Fosdick,
E. H. Jackson,
J. C. Moore,
J. M. Moore,
Mrs. H. W. Peabody,
Rev. V. S. Phillips.

90. The following report of the Committee on Order of Business was presented by Rev. S. J. Skevington, of California, and, on his motion, was adopted:

Recommendations of the Committee on Order of Business

1. That the program for Wednesday, 11 a.m. to 12 m., be transferred to Thursday afternoon at the close of the prepared program preceding the Group Conferences.

2. In view of the absence of the leader, Doctor Dean, and the passing of the hour at Wednesday noon, that the proposed Bible Exposition be not carried over to a later hour.

3. That the Hinson Resolution be made the Order of Business immediately following the consideration of the Report of the Committee on Enrolment set for Thursday at 9.30 a. m.

4. That fifteen minutes at the close of the Thursday afternoon program be accorded the delegates from the Southern Baptist Convention and the Convention of Ontario and Quebec.

5. That the debate be limited to five minutes for each participant.

6. That the doors of the hall be closed from 9.05 to 9.30 a. m., to give quiet during the mission-study period.

7. That the seats on the floor of the Convention hall be reserved for delegates, and that visitors be asked to sit in the gallery.

8. That the President provide two periods during business sessions for all who wish to come in or go out of the hall.

91. The hour having arrived for the stated order of the day (see Item 5) the President introduced W. H. Witty, of Idaho, Chairman of the Board of Missionary Cooperation, who took the chair.

92. The following report of the Board of Missionary Cooperation was presented by Acting Executive Secretary W. H. Bowler, and, on his motion, was adopted:

Report of the Board of Missionary Cooperation

MEMBERS OF THE BOARD OF MISSIONARY COOPERATION

1924-25

Frederick L. Anderson
Alfred Williams Anthony
J. Willard Baker
Mrs. W. H. Ballard
Clarence A. Barbour
J. C. Barline
Roy H. Barrett
A. W. Beaven
H. R. Best
Henry Bond
Louis S. Bowerman
W. H. Bowler
C. W. Brinstad
E. Reed Burns
G. W. Cassidy
Clarence E. Clough
H. E. Cole
Mrs. George W. Coleman
Mrs. H. F. Compton
J. M. Coon
Mrs. F. W. Cottell
Oak E. Davis
C. S. Dearborn
Charles A. Decker
J. F. Elwell
Mrs. C. D. Eulette
S. E. Ewing
Albert H. Finn
F. W. Freeman
Cecil T. Garnett
L. A. Garrison
Mrs. H. E. Goodman
A. M. Harris
Mrs. E. C. Herrick
W. B. Hinson
Ray L. Hudson
George A. Jackson
William Travers Jerome, Jr.
† James McGee
A. L. Miller
Carl E. Milliken
H. W. O. Millington
John W. Million
Mrs. W. A. Montgomery
Mrs. George Caleb Moor
John M. Moore
Mrs. F. M. Newcomb
Mrs. F. C. Nickels
Mrs. John Nuveen
F. W. Padelford
G. W. Palmer
Henry Peterson
C. H. Prescott
Nellie G. Prescott
E. H. Rasmussen
E. H. Rhoades, Jr.
Horace Roberson
W. Quay Rosselle
Mrs. J. D. Rough
Joseph E. Sagebeer
Corwin S. Shank
A. A. Shaw
† S. P. Shaw
Mrs. H. H. Skerrett
S. J. Skevington
Mrs. F. I. Smith
Mrs. Howard Wayne Smith
J. Arthur Sparrow
C. E. Stanton
E. J. Steinberg
Francis C. Stifler
C. E. Tingley
M. W. Twing
Henry Van Engelen
J. F. Vichert
J. F. Watson
Herbert J. White
A. F. Williamson
W. H. Witty
M. L. Wood
Mrs. Nathan R. Wood
P. C. Wright
Smith G. Young

† Resigned.

OFFICERS AND COMMITTEES OF THE BOARD OF MISSIONARY COOPERATION

1924-25

Chairman ..... W. H. Witty
First Vice-Chairman ..... E. J. Steinberg
Second Vice-Chairman ..... Mrs. George Caleb Moor
Recording Secretary ..... William B. Lipphard
Acting Executive Secretary ..... W. H. Bowler
Assistant Treasurer ..... H. R. Bowler

ADMINISTRATIVE COMMITTEE

Chairman ..... E. H. Rhoades, Jr.
Vice-Chairman ..... Mrs. George W. Coleman
Recording Secretary ..... H. R. Bowler

Frederick L. Anderson
J. W. Baker
Clarence A. Barbour
Henry Bond
Charles A. Decker
Mrs. C. D. Eulette
Mrs. H. E. Goodman
Arthur M. Harris
Ray L. Hudson
Wm. Travers Jerome, Jr.
† James McGee
Mrs. W. A. Montgomery
John M. Moore
Mrs. John Nuveen
G. W. Palmer
Joseph E. Sagebeer
W. H. Witty

COUNCIL

W. H. Bowler, *Chairman*

George R. Baker
Mrs. L. J. P. Bishop
T. F. Chambers
P. H. J. Lerrigo
W. H. Main
C. H. Sears
E. T. Tomlinson
Mrs. K. S. Westfall
Charles L. White

SUBCOMMITTEES OF THE ADMINISTRATIVE COMMITTEE

Committee on Order of Business

* E. H. Rhoades, Jr., *Chairman*
H. R. Bowler, *Secretary*
* Mrs. John Nuveen
E. T. Tomlinson

* Member of Administrative Committee.
† Resigned.

Committee on Field Activities

* Mrs. George W. Coleman, *Chairman*
Bruce E. Jackson, *Acting Secretary*

Frederick A. Agar
Mrs. L. J. P. Bishop
* Henry Bond
Ina E. Burton
* Charles A. Decker
* Mrs. C. D. Eulette
* Ray L. Hudson
P. H. J. Lerrigo
W. H. Main
† James McGee
C. H. Sears
Charles L. White
P. C. Wright

Committee on Stewardship

* Frederick L. Anderson, *Chairman*
Frederick A. Agar, *Secretary*

* J. W. Baker
† Gilbert N. Brink
Joseph C. Hazen
William A. Hill
W. H. Main
Orlo O. Montague
* John M. Moore
Harry S. Myers
Mrs. Howard Wayne Smith
Benjamin Starr
Mrs. K. S. Westfall

Committee on Literature and Stereopticon

* John M. Moore, *Chairman*
† Stacy R. Warburton, *Secretary of Literature*
Harry S. Myers, *Secretary of Stereopticon*
H. R. Bowler, *Secretary of Literature*

† Gilbert N. Brink
* Mrs. H. E. Goodman
William A. Hill
William B. Lipphard
Clara E. Norcutt
Frank A. Smith
D. G. Stevens
E. T. Tomlinson

Committee on Publicity

* William Travers Jerome, Jr., *Chairman*
M. E. McIntosh, *Secretary*

* Clarence A. Barbour
Miriam J. Davis
Coe Hayne
R. O. Jasperson
William B. Lipphard
* Mrs. W. A. Montgomery
* W. H. Witty

* Member of Administrative Committee.
† Resigned.

Business Committee

* Arthur M. Harris, *Chairman*
A. E. Seibert, *Secretary*

Mrs. Mary E. Bloomer
Samuel Bryant
George L. Estabrook
Alice M. Hudson
George B. Huntington
* William Travers Jerome, Jr.
F. L. Miner
* G. W. Palmer
* Joseph E. Sagebeer

Committee of Treasurers

Samuel Bryant, *Chairman*

Mrs. Mary E. Bloomer
W. H. Bowler
George L. Estabrook
* Arthur M. Harris
Alice M. Hudson
George B. Huntington
F. L. Miner

Committee on "The Baptist"

Emory W. Hunt, *Chairman*

* Clarence A. Barbour
Hugh A. Heath

Committee on Missions

E. T. Tomlinson, *Chairman*

* Mrs. H. E. Goodman
William A. Hill
P. H. J. Lerrigo
* Joseph E. Sagebeer
C. H. Sears
Frank A. Smith
Mrs. K. S. Westfall

Committee on Specific Gifts

P. C. Wright, *Chairman*

George R. Baker
Charles E. Goodall
* Mrs. H. E. Goodman
Hugh A. Heath
P. H. J. Lerrigo
C. H. Sears
R. W. Swetland
Mrs. K. S. Westfall
Charles L. White

Field Workers and Representatives

E. R. Fitch
G. A. Huntley
Elsie Kappen
R. L. Kelley
J. C. Killian
George B. Newcomb
Frank Peterson
Mrs. Carrie Robinson
A. H. Sisson
Helen K. Wallace
Donald Williamson

* Member of Administrative Committee.

FIRST ANNUAL REPORT OF THE BOARD OF MISSIONARY COOPERATION

The Board of Missionary Cooperation was constituted by action of the Northern Baptist Convention at its meeting held in Milwaukee, Wisconsin, in 1924, and in this report renders an account of its stewardship for the first year of its history.

The Board was created to fill the place in the denominational life occupied by the General Board of Promotion during the five years of the New World Movement period, which ended April 30, 1924. During that period, the denomination had undertaken an experiment in cooperative methods which so commended itself to our people that, with its expiration, there was virtually unanimous agreement that cooperation should continue to be a guiding principle in our denominational policy. The Committee which had been appointed to formulate a program for the future reported it to be "clearly the mind of the denomination that we should continue in some form of cooperative endeavor," and recommended "a plan of action which will admit of a full measure of cooperation and at the same time allow freedom of action to the various organizations." In this plan the Board of Missionary Cooperation was to be the central coordinating body and was to be representative of the Northern Baptist Convention and of the participating organizations.

The function of the Board, as defined by action of the Convention, is "to coordinate those activities of our participating organizations which have to do with the stimulating of the interest of our churches in our denominational program and with the raising of the funds for the support of the same." It is well to remind ourselves that this is the only function of the Board. The Board is not authorized nor does it seek to assume any of the administrative responsibilities of the organizations whose interests it serves. Each of these has its own particular field of activity for which it is responsible to the denomination at large. The Board in its operations strives only by the dissemination of information to stimulate in its constituency interest which will result in the provision of the funds necessary to enable these organizations to carry on their work.

Organization

Under the provisions of the By-Laws of the Northern Baptist Convention the Board consists almost entirely of representatives of the organizations participating in the denominational program. Its membership includes three members from the Executive Committee of the Convention, three from each of the seven national Societies and Boards, one from each State Convention and each Standard City Mission Society in Class A, and nine members at large from the Convention, all of whom are women, together with the Executive Secretary and Treasurer of the Board, a

total membership of 83. Each organization elects its own representative or representatives. Owing to limitations of time and expense, it is not possible to hold frequent meetings of so large a body as the entire Board. During the last year, there was only one meeting of the Board, which was held in connection with the Convention at Milwaukee for the purpose of organizing and inaugurating its work. At this time the Board took a preview of the year's probable requirements and authorized the steps necessary to give effect to the instructions of the Convention.

Between meetings of the Board itself, the immediate oversight and direction of its work is committed to the Administrative Committee, which is also a representative body. The membership of the Administrative Committee includes one representative of each of the seven national Societies and Boards, two representatives of the State Conventions as a group, one representative of the City Mission Societies as a group, one representative of the schools and colleges as a group, and six members at large, as well as the Chairman and Treasurer of the Board, a total membership of nineteen. The Administrative Committee during the last year has held meetings at intervals of approximately every two months. In addition to the time required for these meetings, its members have given generously of their time and effort in connection with the tasks to which the Board has set its hand, and this in spite of the fact that many of them have relations to other denominational organizations which make heavy demands upon them.

In order that the details of its work may receive adequate attention, the Administrative Committee has appointed a subcommittee for each of the major activities carried on in the name of the Board, such as Field Activities, Stewardship, Publicity, and Literature and Stereopticon. Besides members of the Administrative Committee itself, the subcommittees include secretaries of the participating organizations and members of the staff of the Board of Missionary Cooperation, as well as, in some cases, pastors and others representing the denomination at large. A list of the subcommittees and their personnel will be found on pages 4, 5 and 6 of this report. At the meetings of the subcommittees, which are held in connection with meetings of the Administrative Committee, each committee reviews the activities for which it is responsible since the preceding meeting, projects a program for the future, and makes to the Administrative Committee such definite recommendations for action as seem to it desirable.

The Council consists of the Executive Secretary of the Board, together with an Executive Secretary of each national organization, one secretary representing the State Conventions and one the City Mission Societies. It is the function of the Council to serve as a clearing-house for the business of the Board, in order that there may be a coordination of the activities of the various committees. In this capacity the Council has during the last year rendered a service of inestimable value to the denomination. Its members have been called upon to meet at frequent intervals, sometimes two or three times a week, often at personal inconvenience and

considerable sacrifice to the work of their own organizations. It is believed, however, that the frequent conferences of the Council have resulted in a more complete knowledge on the part of all organizations concerning the general denominational plans and have thus encouraged the exercise of the initiative of each in behalf of all. Members of the Council have also contributed generously of their personal service in carrying out the plans which have been projected for the work of the Board.

Under this supervision, the members of the employed staff of the Board carry out the responsibilities to which their entire time and attention are given. The Executive Secretary is the responsible executive officer of the Board. He has a number of assistants, each of whom is responsible in general for the activities directed by one of the subcommittees of the Administrative Committee. During the past year, the Board did not fill permanently the office of Executive Secretary.

For the most part the staff has remained the same as that of the General Board of Promotion during the last year of its existence. Two changes have occurred, however. Owing to the election of W. H. Bowler as Acting Executive Secretary, his duties as Secretary of Field Activities were assigned to Rev. Bruce E. Jackson, who was called in from the field to assume this task at headquarters. Rev. Stacy R. Warburton, who since 1920 had served first the General Board of Promotion and later the Board of Missionary Cooperation as Secretary of Literature, resigned January 1. His duties in connection with the literature work have been assigned to Mr. H. R. Bowler, who retains also a part of his former work as an assistant in the executive department.

Activities of the Year

The Board faced at the beginning of the year a seemingly impossible task. Let it be recalled that the denomination had just closed a five-year period during which unprecedented energies had been expended in an effort to reach an unprecedented goal. While the goal announced had not been attained, yet Northern Baptists had reached a level of giving previously unknown. Inevitably, there was anticipation of a slump in giving and in sacrificial effort. There were few, if any, definite pledges which the denomination might count among its resources. No concerted effort had been made to secure such pledges for fear of interfering with the success of the final year of the New World Movement. This created a difficult situation for the new Board at the beginning of its work. Thus, a month after the beginning of the fiscal year and at the beginning of the summer vacation period, the Board was faced with the task of building its organization, setting it in motion, securing pledges and collecting funds for a full year's work. How it proceeded to accomplish this task is told in the reports of activities in the following pages.

The regular activities of the various committees were geared into a program designed to provide information and stimulate interest throughout the year. The summer and autumn months and part of the winter were devoted to the preparation for and the holding of a series of meetings

for different groups among our churches. One phase of this effort was a series of Pastors' Institutes, one or more of which were held in the territory of nearly every State Convention. Another was a series of Church Officers' Councils in connection with which the officers of the churches of a more limited territory were brought together for a full day's consideration of mutual problems. A third was a series of Bible and Missionary Conferences, which were more popular meetings intended to reach larger numbers and which duplicated in some respects the Bible and Missionary Conferences of the preceding year. During the last four months of the fiscal year, there was carried on a special intensive effort to complete the raising of the funds necessary to finance the year's work. During this period the regular and normal emphasis upon the Every-member Plan was not slackened, but special effort was made in addition to obtain a large number of special gifts from individuals who might be able to add to their ordinary contributions. During the period from April 5 to April 12, the week preceding Easter, Self-denial Week was observed. For this purpose the Board distributed a half million Self-denial Banks, designed to receive the special offerings made during that time. Many testimonies were received as to the favorable reception and effective use of these banks. Following Easter, there was observed in many churches World Outlook Week, during which the churches reviewed their relation to the denominational task in the light of the present world situation and needs. A more complete account of these various activities will be found elsewhere in this report.

Field Activities

The program of field activities has been enlarged and intensified during the past year. A summary of the work of the year reveals the fact that 201 different individuals have assisted in the program, rendering, in all, 5,687 days of service. A splendid spirit of cooperation has been shown by all the national Societies and Boards in releasing their secretaries and workers to enable them to share in this program. A brief review of the work may be classified under three general heads—missionary deputation, field events, and service of field workers.

One of the most gratifying indications of the permanent interest in our missionary enterprises as told by missionaries is the fact that requests for their services are constantly coming to the office. This is gratifying because the success and continuance of the missionary work on the mission fields depends so largely on the interest of the constituency.

The missionaries are ever eager to deliver the messages from the fields. They have contributed a large part to the denominational field activities, and have given unreservedly of their time and strength in arousing and stimulating interest. Briefly summed up, 2,779 days of service have been rendered by our home and foreign missionaries during the past year.

During the year, 283 regular field events were held. This included Bible and Missionary Conferences, Pastors' Institutes, Church Officers' Councils, Special Campaign Conferences, and Laymen's Banquets. The

Board also arranged for the service of speakers in 34 State Conventions, and, in cooperation with the Department of Missionary Education, provided speakers and teachers in 26 Summer Assemblies. An interesting illustration of the way in which the representatives of the various national Societies and Boards as well as other groups cooperated in giving time for this service is shown in the following summary of service rendered:

Board of Missionary Cooperation Secretaries	17 days
Field Workers	216 "
Stewardship Workers	147 "
Board of Education	68 "
Foreign Mission Society	116 "
Home Mission Society	116 "
Laymen	51 "
Ministers and Missionaries Benefit Board	62 "
Pastors	67 "
Publication Society	34 "
State Secretaries	4 "
Seminaries and Colleges	21 "
Woman's Home Mission Society	75 "
Woman's Foreign Mission Society	48 "
Total	1,042 days

In recording the time given to this service, only the days on which the speakers appeared on the program were counted. If the time consumed by travel to and from these appointments were added the number of days would probably have to be doubled.

The various classes of events may be briefly reviewed as follows. The splendid results obtained from the 35 Bible and Missionary Conferences held last year, warranted the effort to continue that part of the program this year. Circuits were arranged early in the year so as to permit the teams visiting each State Convention to remain for a period of five days, thus making it possible to reach not only one center but several in each Convention served. This plan enabled many cities to be reached that had not been touched by the conferences last year. In almost every instance, teams of three members were used and the State Convention assumed the responsibilty for the setting-up work, except in two cases. In all, 74 different conferences were held.

From the 17 Pastors' Institutes held during the year has come the unanimous expression that this feature of the program has been one of the most valuable ever introduced. In almost every instance, the pastors have voted at the conclusion of an Institute to urge that it be repeated next year. In most cases, four full days were given to a program which

included Bible expositions, conferences on pastoral problems, missionary addresses, and a consideration of the entire denominational program. Ample time was given for devotions and fellowship. An average of about 70 per cent. of the pastors in the Conventions served attended these gatherings. Letters received from pastors indicate their deep appreciation of the opportunity that was provided through the meetings.

As a part of the plan to bring assistance to the local church in the solution of its problems, many Church Officers' Councils were held in cooperation with the Committee on Stewardship. To these meetings were brought church officers from the various churches surrounding the centers where the meetings were held, to receive instruction and to be given a larger vision of their service as related to the whole denominational program. Further reference to these councils will be found in the section of this report devoted to Stewardship.

The Board, in cooperation with the National Council of Northern Baptist Laymen, promoted the holding of 54 Laymen's Banquets in important centers throughout the country. To each one was sent an outstanding layman and one of the national secretaries or a prominent pastor. The challenge of the world situation was given to the laymen and definite responsibility laid upon them for assuming their part in helping to carry out the denominational program. A summary of these banquets reveals an aggregate attendance of over 10,000 men. The banquets were held in 24 different States between January 5 and March 27. Almost without exception, these meetings were well attended and revealed an earnest and enthusiastic spirit on the part of Baptist laymen throughout the country.

Speakers were provided for 37 conferences held in connection with the campaign for the solicitation of individual gifts during March and April. These conferences had a large share in stimulating interest and action in the various centers visited.

Even though it may not be evident at first view of events that seem varied in character, a single major purpose runs through all work that the Committee on Field Activities carries on. That purpose is the ultimate establishment in every Northern Baptist church of the Every-member Plan. The various conferences and councils serve to stimulate various groups singly, but the goal is to consolidate all groups and create for the Lord's service a truly united phalanx by bringing about the enlistment of the entire membership.

Stewardship

The leaven of stewardship principles is working in a manner that produces certain if not spectacular results. Because those principles are basic to any sustained plan of religious cooperation, stewardship is assigned the place of a prime factor in the work of the Board. The fiscal year lately ended showed clearly enough the necessity for a less spasmodic observance of religious duties and a more general practise of such complete self-dedication as makes giving part of a settled course in life. All

other springs of action take a minor place in point of assured support of the denominational program. Therefore the Board continues to do all in its power to produce in the Baptist membership that state of mind which results in acknowledgment of man's stewardship "by the contribution of a definite portion of time, energy, and possessions to the special service of God."

The Board of Missionary Cooperation has maintained and plans to continue a service for the promulgation of stewardship that fits into a general design in which all lines converge upon the objective of an Every-member Plan for every church. In this particular there is an interrelation of the stewardship work with that of the Committee on Field Activities, to whose staff is assigned the task, when the way has been prepared, of actually introducing the Every-member Plan.

In the development of church efficiency, which in the nature of things is linked to stewardship, much encouragement has been met with. During the past year the Stewardship Secretary has spent about half his time in conducting church officers' councils, the growing interest in which, demonstrated by frequent requests that such councils be held, is a most hopeful sign. A church officers' council is a Sunday session beginning at 9:30 o'clock in the morning and lasting continuously until 6 o'clock in the evening. Those in attendance are fed in the church. Definite instruction, accompanied by clinical demonstration, is given the various officers with the object of sending them back to their churches competent actually to fill the positions to which they have been elected.

At the beginning of the year provision was made for special attention to stewardship work among the women and young people of the local churches and the resulting interest and progress have justified this step. It is intended to make the development along stewardship lines of children and young people the subject of particular care, realizing that in the youth and childhood influenced by our denomination the hope of the Baptist churches of the future is lodged. The year's essay contest for young people awakened a great deal of interest, resulting in some 20,000 requests for the circular describing the conditions of the contest. It is planned to have another competition of similar character during the coming year, in the expectation that cumulative influence will produce a much larger participation.

During part of the year special attention was given to the subject of tithing. The Board has never emphasized the legal aspect of this subject. At the same time it has constantly encouraged adoption of the method as one calculated to produce orderly and loving apportionment to God's service of a part of all monies entrusted to the believer—always with the proviso that the tithe, under grace, can only be a minimum portion for many Christians.

The Board prepared and published during the year 14 pieces of stewardship literature. These publications, which ran to a total of about 1,403,000 copies, were circulated among the churches only as requested by the churches themselves.

Special Gifts

A significant step has been taken in the past year in the development of a plan for a concerted and continuous effort to secure for the unified budgets large individual gifts in addition to those which are made in the regular way through the operation of the Every-member Plan. There has been a feeling in many quarters that, among all the resources at the disposal of the denomination, the field of individual gifts has perhaps been least developed in our activities of recent years. Early in the year, this matter was made a subject of consideration by the Council and was in September carefully reviewed by the Administrative Committee, which authorized immediate steps looking toward the carrying out of the plan.

Under the plan as adopted, the solicitation of individual gifts is to be one of the regular activities of the Board, in continuous operation under the direction of the Council. The primary objective is to obtain gifts applicable to the unified operating budget of the denomination and, whenever practicable, such gifts are to be counted as distributable, but donors have entire liberty to designate gifts if they prefer to do so. Special representatives employed by the Board give their time exclusively to this work. Thus far, owing to budget limitations, the Board has been able to employ only two such representatives, but it is desirable that, as financial provision can be made, this staff should be largely increased. The solicitation of special gifts is in all cases carried on in consultation and cooperation with the State Convention secretary and the City Mission secretary in the particular locality involved.

A Committee on Specific Gifts has also been appointed by the Administrative Committee, in accordance with action taken by the Board at its initial meeting. This Committee is representative of all participating organizations or groups and is charged with responsibility for considering applications for permission to solicit specific gifts and regulating the number and amounts of such appeal which may be made at a given time. The Committee has devoted much time to the effort to work out a satisfactory plan whereby urgent needs represented in appeals for specific gifts may be met without interfering unduly with the effort to raise the operating budget. A number of applications for permission to conduct special campaigns were received and approved by the Committee. Chief among these were the campaign on behalf of Japanese reconstruction, conducted by the American Baptist Foreign Mission Society, and the Golden Anniversary Campaign conducted by the Woman's American Baptist Home Mission Society in celebration of the completion of its fifty years of service.

Literature

In connection with its literature work, the Board acts as both a publishing and a distributing agency. Its publications may in general be divided into two classes. It publishes the promotional material needed for its own important task in connection with the raising of the budget for the year. It publishes also literature descriptive of missionary work in

the various fields at home and abroad which the participating organizations desire to issue for the information of their constituency. This latter class of literature was formerly published by the organizations themselves, but responsibility for it is now carried by the Board as part of its cooperative program. Manuscripts of such literature are prepared by the organizations.

In its capacity as a distributing agency, the Board makes available to the constituency not only the literature published by itself both for promotional purposes and for the organizations, but also many other publications of a missionary character. Chief among these are the mission study books of the Missionary Education Movement and the Central Committee on the United Study of Foreign Missions, intended for the use of mission study classes in local churches. Thousands of these books are distributed each year to Baptist churches through the Board's offices. The Board also sells the books used in connection with the National Missionary Reading Contests. An important part of its work in connection with the distribution of literature is the supplying of books and leaflets for sale or free distribution at State Conventions, Associations, and other denominational gatherings. The Board also functions as a service agency to local churches and their subsidiary organizations in furnishing advice and material for programs for public meetings, mission study classes, and other gatherings.

For the prosecution of this work, the Board has its literature office and staff at headquarters and two branch bureaus in other parts of the country. Books and other publications or advice and information concerning matters pertaining to literature can be secured by calling at or writing to the Baptist Literature Bureau at any of the following addresses:

276 Fifth Avenue, New York, N. Y.
700 Ford Building, Boston, Mass.
2328 South Michigan Avenue, Chicago, Ill.
504 Columbia Bldg., Los Angeles, Calif.

The Board is assisted by a large number of volunteer workers who serve as secretaries of literature for the woman's district organizations, State Conventions, Associations, and local churches. In many States there is a State committee on literature, which seeks to develop the most effective methods of distribution in the light of local circumstances. The denomination is greatly indebted to these volunteer workers who serve so faithfully in helping to promote the distribution and use of literature.

During the past year, the Board has issued 158 new publications. The total number of copies issued during the year, including both free and priced literature, was about 5,788,000 of which about 4,136,000 were issued in the interest of promotional and stewardship work. The most important publication of the year was "Into All the World," an 80-page booklet containing a statement of the budget askings of each organization participating in the denominational program, together with brief descriptive

paragraphs concerning its work and needs, and many illustrations. This was issued first as a supplement to the July issue of *Missions* and afterwards as a separate booklet for general distribution. About 150,000 copies were circulated through these two channels. Many readers testified to the value of this booklet as a manual of useful information concerning the projects which Northern Baptists had undertaken to carry out in 1924-25.

In recent months, the Board has been giving much consideration to the problem of producing and distributing literature as efficiently and as economically as possible. With this end in view, there has been appointed a committee, on which all organizations are represented and whose duty it is to make in advance coordinated plans for the publication of literature and to review all publications proposed by any committee of the Board or any participating organization. This Committee is now working on a plan to obtain for the literature a really effective circulation with the least possible expense.

The Bureaus have continued during the year their important work in the distribution of literature and study books. The total number of study books sold during the year was 25,650. Receipts from the sale of literature amounted to $36,417.04, an increase of $3,140.14, as compared with the preceding year. The Chicago Bureau was moved during the year, together with other Baptist offices in Chicago, to the new office building of the Emmanuel Baptist Church.

The district, State, Associational, and church secretaries of literature have continued during the year their effective cooperation. Special effort is being made to obtain the appointment in each local church of a literature secretary who will familiarize herself with the literature and become responsible for its careful distribution. All churches are urged to see that such an appointment is made. Church literature secretaries, when appointed, should communicate with the State literature secretary, who can be reached through the State Convention office and who will be prepared to suggest ways in which the church secretary can help. The churches are also urged to subscribe in the name of the secretary for the literature published by the Board of Missionary Cooperation. For a subscription price of $1.00 per year, samples of all literature issued, whether for promotional purposes or for the organizations, will be sent to any address about once each month.

During the past year, the Board has undertaken a new line of activity by entering into a cooperative arrangement with the two woman's societies concerning the distribution of literature in extension packets. These packets are sent out quarterly to extension visitors in various localities, who, in turn, distribute the packets to persons who for one reason or another are unable to attend meetings or otherwise keep in direct personal touch with the denominational interests. This work was formerly carried on by the woman's societies alone, but its scope has been extended to include literature concerning all organizations, and the Board, therefore, cooperates in its distribution under the new plan.

Stereopticon

More than in any previous year the denomination has made use of the pictures and lectures which the Board furnishes through its stereopticon service. The total number of lectures used during the year was 6,765. Time adds emphasis to what has been said in the past of the importance of the graphic method as an aid to religious work. Each year brings an advance in technique, and now the transmission of pictures by radio raises visions of a time when we may view in American churches on the very day, and perhaps within the hour, of taking the photograph, the most distant missionary scenes.

In technical equipment and in the quality of the pictures and lectures produced, the Board has endeavored to keep pace with the best practise in the field of visual education. The sale of stereopticons greatly increased during the year, and Northern Baptists saved substantial sums by purchasing through the Board, by reason of favorable arrangements which we have effected with manufacturers. Similar economies have been made possible to missionaries in the purchase of cameras and stereopticons. The cost of producing lectures has been lowered without impairing the standard of quality. The Board is now able to replenish its stock of slides at prices ranging from twenty to seventy cents less than other organizations pay for material and workmanship of equal grade.

The work of this division, apart from the production and distribution of lectures, supplements in a variety of ways the activities directed by other committees of the Board. Users of stereopticon equipment in presenting special phases of denominational work include the Committee on Field Activities, the Department of Missionary Education, secretaries of State, city, and national Societies, and missionaries, both on furlough and on the field. With a broadened use, measures have been taken to increase the facilities for distribution. Two City Mission Societies and ten State Conventions that are not listed as depositories have been given lectures which the recipients will use for some months in their respective territories and then forward to other districts to have the process repeated. Slides have been sent to Paris for use in France under the direction of Doctor Lewis, and to Denmark, Esthonia, and Norway for exhibition in those countries. Correspondence is in progress with a view to opening depositories in some of the mission fields. A definite step in that direction is recorded in the conclusion of an arrangement with missionaries in Porto Rico who are to be supplied each year with a number of lectures which will be used for a time in the island and then returned to the Board.

The exhibit materials seen at the Milwaukee convention were removed to New York and have during the year been used many times in State Conventions, district rallies, and local churches. The curios have been arranged in sets illustrative of different countries and are now available at nominal cost to churches desiring to use them.

Some 268 ministers sent in replies to a request for an expression concerning their experience with stereopticon service. The number of lectures used by the individual members of this group ranged from one to

fifty a year. Half of the 268 use more than ten a year. Almost every reply testified to the great value of the lectures in presenting the missionary message.

Titles of new lectures issued during the year are as follows:

	Lectures	*Sets*
F 2	The Heart of Assam's Folks	5
F 10	Education and Evangelism in South China	5
F 24	Fourteen Days—A Mile High	5
F 32	From Joppa to Jerusalem	7
F 33	From Bethlehem to Sidon	7
F 35	Building Inner Purity	6
F 69	Touring Among the Hakkas	6
F 70	Forty Centuries of Cathay	11
F 74	Cecelia Kindergarten, Suifu	10
F 75	East China in Transition	6
F 76	Christian Education in China	5
F 77	Watching the Work Grow in West China	5
F 78	Evangelistic Work Among the Karens	5
F 79	Judson College	5
F 80	Training the Hand and the Heart	5
F 82	Tokyo Tabernacle Triumphant Thru Quake and Fire.	6
F 85	Ten Years of Foreign Missions	1
F 86	Thru the Mission Compound, Huchow	5
F 87	Life at Girls School, Huchow	5
F 88	School of Mothercraft, Huchow	5
F 89	Besieging the Citadel	6
FH 92	Into All the World	10
H 130	Fifty Years of Fruitful Yesterdays	10
H 131	A Baptist Vacation	6
H 132	Among Racial Groups in America	12
H 133	The Little White Church on the Hill	6
H 134	The Mexican in Our Midst	6
H 135	Baptist Folks and Baptist Ways	6
H 136	A Shepherd of the Shepherds	6
H 137	Orphans	6
H 138	The New Conquest of Mexico	10

Hymn Sets

Day Is Dying in the West	10
I Love to Tell the Story	5
Publish Glad Tidings	10
Hark the Herald Angels Sing	5
O Little Town of Bethlehem	10
Christ the Lord Is Risen Today	5
There Is a Green Hill Far Away	5
Silent Night	5

Publicity

The publicity work of the Board during the past year has been largely intradenominational. It was rather necessarily given that character because the period was one of transition, with some confusion of ideas regarding what was planned for the future, and also because there was in the rank and file of Northern Baptist membership a manifest need of a better understanding of the united program as a permanent denominational policy.

The Baptist, the *Watchman-Examiner,* our monthly magazine, *Missions,* and the State and local publications of the denomination were liberal in placing space in their reading columns at the disposal of the Board. They have been used continuously as a means of giving information in regard to the status of the united program after the termination of the New World Movement, the duties and plans of the Board of Missionary Cooperation, and, as the year advanced, the details of the Northern Baptist financial situation.

State bulletins and local church publications are recognized as having a peculiar value because they possess in a high degree what newspaper publishers call "reader interest." Like the home town weekly, they are read with a kind of attention not accorded to any other class of publication, and they afford one of the best possible channels for reaching the membership with announcements that touch the general welfare of the denomination. These bulletins bear a further resemblance to the local newspaper in that they are read by many who rarely if ever read any other form of religious periodical.

To give the all-denominational message regular and considered expression through such a medium seemed manifestly desirable. The next step was to take the matter up with the State Conventions and get their ideas on how the Board could best cooperate with them. Correspondence with the State secretaries revealed that many of them would welcome a printed sheet which could be used as a cover or insert for their monthy State bulletins and which would contain the most important denominational news. It was decided, therefore, to furnish them with such a feature each month, free of charge.

In September, a specimen edition of 25,000 copies was printed and samples were sent out to the State offices. These samples produced so many orders that it was necessary to have a second lot run off. New York State, which had never before issued a bulletin, decided to make use of the cover and to print a State paper to put inside it.

In November the orders had grown to more than 40,000, and the present circulation is around 50,000 copies. About half of the State Conventions and three large city associations are regular subscribers, and about six other States send in special orders from time to time.

The bulletin is sent out, as soon as it is issued each month, to all the State offices, and those States which do not order the ready-printed covers are in the habit of reprinting many of the items in their State papers.

In this way, the most important denominational news is circulated throughout the entire territory of the Northern Convention. Electrotypes of the cuts used on the covers are also furnished the State Conventions on request. Many of the State secretaries who use the ready-printed sheets have expressed their satisfaction, and several have attributed an increased circulation of their State papers to the use of the Northern Convention covers.

General newspaper publicity has been used when circumstances made it desirable, chiefly in the form of clip-sheets mailed to a large list of papers covering the entire Northern Baptist area. The Press Associations and the individual newspapers willingly give circulation to all Baptist announcements of a character that warrant general publicity, and to maintain in some degree a supply of news to the daily press is a necessary part of our public relations.

In line with the policy of relating all phases of the Board's work to a single purpose, the publicity office has served not only as a source of information furnished to the denominational and secular press, but a bureau upon which any denominational interest might call for articles, biographical sketches, photographs, or cuts, or for research or assistance in the preparation of reports.

The publicity office has been the medium through which the advertising copy for the various societies has been transmitted to the denominational papers, and this has been done according to a regular schedule arranged at the beginning of the year. Whenever it was desired, the layouts for the advertisements were made for the societies by the publicity secretary, and the necessary cuts secured to illustrate them. A series of advertisements touching on the general program of the Board of Missionary Cooperation was also prepared and sent out to the denominational papers.

"The Baptist"

With the number that began its sixth volume, in February, 1925, *The Baptist* was issued in greatly improved form and the evidences of this improvement have been maintained in succeeding months. The journal is now printed on paper of excellent quality and, besides the expected news and comment touching Baptist affairs, the editors have lent a pleasing variety to the contents by publishing articles from well-known writers in our own and other denominations.

The Baptist has held its ground during the year in the matter of subscriptions. This may be regarded as a decided actual gain, in view of the fact that the records show a material loss in the number of subscribers in the years prior to 1924-25. The number of copies issued each week at the present time is 18,000, of which upwards of 2,000 go to pastors.

In the desire to produce a denominational journal worthy of the Northern Baptist Convention and capable of giving efficient help in advancing the unified program, the Administrative Committee instructed the Committee on *The Baptist* to use, if necessary, the appropriation provided for the

paper in the budget. This has been done. It is not alone in Baptist experience that it has been found difficult to maintain a denominational paper without financial aid from some source to supplement inadequate revenues from subscriptions and advertisements. The Board has obtained information under this head from other denominations and finds substantial agreement on such points as the small percentage of church-members who subscribe for religious papers, the surprisingly limited number of pastors who are regular readers of their own denominational periodicals, and the increasingly difficult struggle to make such papers pay their own expenses.

The present cost of publishing *The Baptist* is six cents a copy, while the total receipts from subscriptions and advertisements amount to only four and one-half cents a copy, which sufficiently explains the necessity for having recourse to the budget. It is, of course, true that the financial balance-sheet is no gage of merit to apply to a religious paper, and for that matter it might be pointed out that the trend of popular reading taste in America is such as to make the publication of any journal of serious purpose a most precarious enterprise. Nevertheless it would seem that with so large a membership Northern Baptists should make a better showing with respect to their own paper than *The Baptist's* subscription record shows. The value to our cause of an able denominational paper is beyond doubt, a value that has been demonstrated even with a subscription list that is far too small.

Toward the Board of Missionary Cooperation the editors of *The Baptist* have maintained a most cordial and helpful attitude, and the Board records with pleasure its recognition of the paper's earnest service in behalf of all that the denomination is endeavoring to accomplish.

Our Magazine "Missions"

The monthly magazine, *Missions,* has now been published for fifteen years in its present form, which represents a consolidation of four separate missionary publications. What was looked upon fifteen years ago as a somewhat daring experiment has been justified by the event, for *Missions* has not only maintained a high and advancing standard, but is now looked upon by religious leaders as the foremost Protestant missionary periodical in America.

The Board has not only benefited by reason of the generous space accorded by *Missions* to its plans and messages, but has been able to make good use of the magazine's facilities in distributing one of the most important denominational publications of the year. The supplement to the July issue of 1924, entitled "Into All the World," was so popular and in all respects so successful, that the Board in March of the present year requested the editors of *Missions* to take charge of the production of another compilation of similar character, designed to give a broad general view of the work of the denomination. The result is "The Book of a Thousand Facts," to which every organization participating in the unified budget was invited to contribute a concise statement of the facts

most essential to an understanding of what is being done and what is in prospect. First published as a supplement to the June issue of *Missions*, "The Book of a Thousand Facts" has been reprinted in pamphlet form for distribution and use throughout the fiscal year. As in the case of "Into All the World," the cooperation of *Missions* makes possible a very wide distribution on a most economical basis—a cooperation which has extended to all phases of the work undertaken by the Board and of which grateful acknowledgment is made.

Several new features have been introduced by the editors of the magazine during the past year, including a tabulated review of important events in Baptist history, a survey of the progress of other denominations, and a series of lessons in missionary geography. The careful typography and attractive illustrations which have done so much to maintain *Missions* in favor have been kept at a high level of excellence.

The budget appropriation for *Missions* for the year 1923-24 was $10,000; for 1924-25 it was reduced to $9000. The magazine by the strictest economy has kept within this appropriation, but here, as pointed out in the report on *The Baptist*, we encounter a state of affairs in respect to the religious press that gives rise to serious reflections. An investigation made early in the year disclosed the fact that less than one-third of the ministers of the Northern Baptist Convention were on *Missions'* subscription list, though the benefit that any pastor must derive from the fund of missionary information made available by the magazine is beyond dispute. The subscription list does not vary much from the 50,000 mark, despite constant efforts to increase it and in the face of the fact that Baptists and Baptist churches would be the gainers if the number of subscribers were doubled, as it ought to be.

Accounting

Collecting agents were appointed at the first meeting of the Board at Milwaukee and were authorized to act for the Board in the raising and collecting of funds as the Convention directed. These agents are in thirty-six divisions of the Northern Baptist territory—thirty-five States and the Metropolitan District of New York.

All questions of policy relating to accounting are referred to the Business Committee appointed for this purpose. The Committee is composed of members of the Administrative Committee and the treasurers of the national organizations. Meetings are held prior to every Administrative Committee meeting and at such other times as may be necessary.

A committee composed of the treasurers of the national organizations and the Executive Secretary and Treasurer of the Board meets for the purpose of constructing the forms used in the collection of funds and their distribution to the participating organizations. Its meetings are infrequent, as the forms depend upon the system of distribution.

The collecting agents receive and acknowledge monies paid by churches and individuals in their respective areas. On the fifteenth of each month the agents make report to the New York office on forms provided, de-

tailing their collections. This report is accompanied by a check for the balance of the collections after the amounts for the State Convention and any Standard City Mission Societies within its territory have been deducted. The total of each remittance is acknowledged by receipt to the respective States. The report sheets are checked in the New York office, and gifts which may have been received direct from the churches and individuals are added to the total distribution, which is made and disbursed to the participating organizations by the end of the month. Lists of all designated gifts received by the Board are sent to the organizations concerned following each monthly disbursement as indicated in the agency reports or by donor's letter when received direct. Dates, names of remitters, designations, and amounts are contained in the lists. The remittance to each organization always exceeds the total of all designated gifts listed in the report to the organizations.

The Board keeps an accurate record of all monies received and disbursed, of amounts retained by the agencies for the State Conventions and Standard City Mission Societies, and of amounts received direct by the participating organizations and reported by them to the Board.

The budget report system used by the General Board of Promotion has been retained in connection with the expenditures of the Board in its own operations. Other desirable features of accounting in the way of simplicity and accuracy relating to all operations have also been continued. The books of the Board are audited semiannually by a firm of certified public accountants who certify to the record of all cash receipts and disbursements by the New York Office for the unified budget and for the Board's own budget.

This was the last year of the lease entered into by the General Board of Promotion covering four floors of the building at 276 Fifth Avenue. Owing to the unexpected vacation of quite an area of floor space by two outside tenants about the middle of the year, the rental cost is somewhat higher than was anticipated. By joint agreement of the Baptist organizations in the building, a renewal of the lease for three of the floors has been made under much more favorable conditions. In future there will be a substantial reduction in this expense.

The Northern Baptist Convention authorized the Board to borrow funds necessary for the prosecution of its work. At the meeting of the Board in Milwaukee, action was taken authorizing the borrowing of amounts not exceeding a total of $500,000 during the year, when and as needed, upon approval of the Business and Administrative Committees. As the receipts from donation sources throughout the year did not meet the expenditure within the budget, it became necessary to act under this authorization. The Board has borrowed $425,000 during the year from the New York Trust Company. Of this amount $300,000 was repaid to the bank, so that at the present time there is an outstanding note obligation of $125,000. At the close of the year there was sufficient cash on hand to pay this note, but the

loan was continued in order to provide operating expenses during the first months of the new year.

Woman's Committee of Conference

The Committee of Conference is a committee consisting of four members from each of the woman's national boards, the Administrative Secretary of the Woman's American Baptist Foreign Mission Society, and the Organization Secretary of the Woman's American Baptist Home Mission Society. To this committee are referred all questions relating to policies and plans for the conduct of union work which is carried on among the women of the national, district, State, Association, and local church organizations. The committee works in cooperation with the Administrative Committee of the Board of Missionary Cooperation, bringing to it and receiving from it recommendations regarding woman's work.

During the last fiscal year the committee has been called upon to help provide the personnel of teams for Bible and Missionary conferences, general meetings, and luncheons where Baptist women were to be present.

Through the district organizations the committee has held women's luncheons in twelve States, at which denominational needs have been presented and plans have been suggested whereby the women could help their churches complete the denominational missionary task for the year.

In the fall a representative woman from each State attended one of three regional conferences in Salt Lake City, Chicago, and New York City, at which were presented the denominational missionary budget for 1924-25 and methods for securing it. In these conferences the Every-member Plan was discussed. As a result, the women, after conference with the State Directors of Promotion, accepted responsibility for securing favorable consideration of the Every-member Plan by certain churches in each State.

Before approaching the churches about the Plan, they attempted to make a survey of all the churches, in order that there might be no duplication of effort. While they did not fully accomplish their desire, they received replies from 22 States. Definite plans have been made by the Board of Missionary Cooperation to reach all churches not already using the Every-member Plan or some other equally good method.

The Committee cooperated in the preparation of plans and material necessary for the promotion of Self-denial and World Outlook Weeks. Stewardship has been constantly emphasized and a deeper prayer life of individuals and groups has been encouraged.

In cooperation with the Committee on Literature and Stereopticon, the Committee of Conference helps provide the material and helpers necessary for the distribution of envelopes of literature to 13,000 extension members.

The Committee of Conference cooperated with the Board of Missionary Cooperation in calling together a few women to consider the denominational financial situation. Later this group formed a national committee of laywomen that prepared and carried out plans in the special effort to secure

the full budget absolutely needed by our denomination for the work of the fiscal year.

Receipts for the Year

The financial tables appended to this report show the details of the receipts and expenditures for the year. The figures disclose the disappointing fact that the contributions from the churches are far below the goal set for the year. The Finance Committee approved an aggregate budget for last year which called for the raising of $6,700,000 in donations from churches and individuals. Applicable to this budget requirement, there were raised the following sums:

Money subject to pro rata distribution to all budgets	$4,722,831.17
Designated contributions which went to organizations in excess of their share of pro rata distribution	310,482.47
Making a total of	$5,033,313.64
In addition to the above receipts, there was given for specific purposes outside of the budgets	398,555.17
This makes the total donation receipts for the year	$5,431,868.81

While this situation is disappointing and distressing, at the same time it becomes the occasion for stimulating the Board and the denomination to a more determined and devoted effort to do everything within their power to increase the giving during the year upon which we are now entering. During the noon hour following the morning in which were received the reports which revealed the serious shrinkage for the past year, one of the subcommittees of the Board met at lunch for the purpose of earnestly considering the causes for the falling off in receipts and the adjustments which might be necessary in the plans of the Board to meet the situation as revealed by the returns. Since that day there have been meetings of the various committees of the Board for the purpose of making plans for putting into effect activities which will make for larger success in the new year.

The Spiritual Motive

As explained on another page, the Board clearly understands that the Convention has asked it to carry the definite responsibility of raising funds to provide adequate support for the organizations participating in the unified program of the denomination. There may be those who think of money as a sordid thing, and there are those who think of the task of raising money as necessarily a mechanical undertaking. Such attitudes of mind are due to looking at the situation from one point of view. Money rightly used becomes a great spiritual force and power. The raising of money for the support of missionary work is a great spiritual enterprise.

The giving of money for the advancement of the Kingdom in the right spirit and with the right motive is just as much a spiritual exercise as is praying in the right spirit for the advancement of the Kingdom.

Organization is often thought of as something necessarily apart from spirituality, but organization may be and, if rightly related to spiritual activities, is of necessity a definite spiritual power in itself. The tendency to detach organization from what organization is trying to do is entirely wrong and vanishes with understanding. It is as truly a missionary work to persuade a man to link his daily life with the life of his church by giving some part of every day's labor to the upbuilding of Christ's Kingdom as it is to preach directly to the heathen. There is most decidedly a lack of spirituality in doing things carelessly and in a haphazard fashion. Real spirituality demands of us system and carefulness. If the Board of Missionary Cooperation speaks much of methodical accounting, system, regularity, and budgets, it is because these things are important means to a more important end.

The ideal that animates the cooperative program of the Northern Baptist Convention is an evangelism made more powerful and victorious by appropriating for God's use the best machinery of organization that men have learned to employ for their own use. That we may hold stedfastly to this ideal is the prayer and the endeavor of the Board of Missionary Cooperation.

We stand for the indisputable fact that you cannot talk with real purpose of winning the world for Christ, without talking money. This Board, in securing the funds represented by the year's quotas, supplies the key that translates budget details into spiritual terms. There is no occasion to speak reluctantly of the denomination's financial needs when those needs are bound up with the denomination's very existence as an effective force in the great work of evangelization. Neither is it enough merely to match some record of the past. There must be advance, an upward, determined effort, not terminating next month or next year, but going on indefinitely. It takes deep-reaching, voluntary cooperation to insure steady advance and in a democratic denomination that means the coming together of many minds. We shall achieve this with better understanding. One regards the budget with a different eye when he recognizes it as the instrument which makes his own Christian life and work most effective. A new impulse to attempt larger things springs up in the churches when missionary giving is seen as something that exalts the local church and gives it a relation to the broadest aspect of mighty enterprises, meant to enthrone Jesus Christ in the hearts of all mankind.

ATLANTA
BALTIMORE
BIRMINGHAM
BOSTON
BUFFALO
CHICAGO
CINCINNATI
CLEVELAND
DALLAS
DENVER
DETROIT
KANSAS CITY
LOS ANGELES
MINNEAPOLIS
NEWARK
NEW ORLEANS

HASKINS & SELLS
CERTIFIED PUBLIC ACCOUNTANTS
37 WEST 39TH STREET
NEW YORK

NEW YORK
PHILADELPHIA
PITTSBURGH
PORTLAND
PROVIDENCE
SAINT LOUIS
SALT LAKE CITY
SAN DIEGO
SAN FRANCISCO
SEATTLE
TULSA
WATERTOWN
HAVANA
LONDON
PARIS
SHANGHAI

THE BOARD OF MISSIONARY COOPERATION OF THE NORTHERN BAPTIST CONVENTION

CERTIFICATE OF AUDIT

We have audited the books and accounts of The Board of Missionary Cooperation of the Northern Baptist Convention for the year ended April 30, 1925, including the verification of the records of cash receipts and disbursements and of the receipt and disposition of securities, and

We Hereby Certify that, in our opinion, the accompanying balance sheets, prepared by The Board of Missionary Cooperation, showing total assets and liabilities of the Missions Fund and of the Expense Fund amounting to $1,081,654.42 and $457,399.02, respectively, are correct; that all cash and securities received during the period under review as shown by the records have been properly accounted for, and that all cash disbursements and security deliveries have been found to be supported by proper vouchers or receipts. The missions funds received and disbursed by The Board of Missionary Cooperation of the Northern Baptist Convention and audited by us are combined with "Organization Direct Receipts" and "State Retained" items in the accompanying Schedules "A" and "B."

Haskins & Sells.

New York, July 7, 1925.

THE BOARD OF MISSIONARY COOPERATION
OF THE
NORTHERN BAPTIST CONVENTION

MISSIONS FUND
Balance Sheet as of April 30, 1925

Assets

Cash on Hand and in Transit	$1,080,419.42	
Securities on Hand	1,235.00	
Total Assets		$1,081,654.42

Liabilities

Distribution Accounts Payable		$1,006,202.64
Due Participants from Funds Collected:		
Receipts	$7,230,440.05	
Distributed	7,156,164.60	
		74,275.45
Miscellaneous Receipts	$6,608.78	
Distributed	6,432.45	
		176.33
Receipts from Subscriptions for Year 1925-26..		1,000.00
Total Liabilities		$1,081,654.42

THE BOARD OF MISSIONARY COOPERATION
OF THE
NORTHERN BAPTIST CONVENTION

EXPENSE FUND
Balance Sheet as of April 30, 1925

Assets

Cash:		
New York Trust Company	$294,196.82	
Petty Cash	3,200.00	
Total Cash		$297,396.82
Cash Advances:		
State Boards of Missionary Cooperation	$15,390.00	
Field Men and Secretaries	5,161.39	
Miscellaneous	850.00	
Total Cash Advances		21,401.39
Due from Missions Fund in Final Distribution		97,899.02
Accounts Receivable:		
Building (Rents, etc.)	$761.18	
Literature	1,238.62	
Miscellaneous	2,379.84	
Total Accounts Receivable		4,369.64
Inventories:		
Office Supplies	$1,142.43	
Literature: New York	18,525.80	
Branch Offices	9,810.38	
Total Inventories		29,478.61
Deferred Charges:		
Rent Paid in Advance	$5,416.67	
Alterations 1925-26	1,436.87	
Total Deferred Charges		6,853.54
Total Assets		$457,399.02

Liabilities

Notes Payable—New York Trust Company	*$375,000.00
Accrued Interest on Notes Payable	1,562 50
Account Payable to Missions Fund (See Schedule II)	20,551.39
Requisitions Outstanding	17,551.36
Rent Received in Advance	307.38
Unexpended Balance of Commission on Affairs A. B. F. M. S.	12,947.78
Surplus Account—Inventories	29,478 61
Total Liabilities	$457,399.02

* Two payments were made to the New York Trust Company in May, reducing the note to $125,000.

THE BOARD OF MISSIONARY COOPERATION
OF THE
NORTHERN BAPTIST CONVENTION
Comparative Statement of Receipts and Distribution
April 30, 1925

	1924-25	1923-24
I. Receipts:		
Donation Receipts:		
1. Distributable (76.88% of prior year)	$4,722,831.17	$6,142,778.49
2. Non-distributable (29.93% of prior year)	310,482.47	1,037,429.68
3. Specifics (71.19% of prior year	398,555.17	559,819.63
Specific Adjustment Between Years.	.....	150,000.00
Total Donation Receipts (68.84% of prior year)	$5,431,868.81	$7,890,027.80
Non-donation Receipts	1,795,299.23	1,533,817.91
Receipts from All Sources	$7,227,168.04	$9,423,845.71
II. Distribution of Receipts to participating organizations, as follows:		
a. National Societies and Boards		
A. B. F. M. S.	$1,638,935.83	$1,724,164.34
W. A. B. F. M. S.	468,250.04	553,445.81
A. B. H. M. S.	905,614.36	937,031.08
Roger Williams Memorial	25,000.37	25,000.97
W. A. B. H. M. S.	319,480.76	373,992.94
A. B. P. S.	204,003.75	224,352.31
M. & M. B. B.	906,713.09	784,953.14
Board of Education Exp. Acct.	121,545.17	97,264.34
Northern Baptist Convention	23,435.31	43,220.37
b. Schools and Colleges	364,105.21	2,016,950.57
c. State Conventions	1,054,930.22	1,216,327.89
d. Standard City Mission Societies	463,291.63	442,972.90
e. Foreign-speaking Bodies	17,548.05	47,097.92
f. B. Y. P. U. of A. and American Baptist Historical Society	17,053.20	20,923.02
g. Federal Council of Churches	9,905.80	20,400.50
h. Commission on Affairs A. B. F. M. S.	16,496.37	.....
i. Board of Missionary Cooperation	**447,034.61	567,614.86
j. State Boards of Missionary Cooperation	213,521.77	200,000.00
k. Miscellaneous and Contingent	.....	.....
l. Interchurch World Movement	.....	1,254.00
m. Undisbursed Balances	13,574.51	3,948.05
Total	$7,230,440.05	$9,300,915.01

** Board of Missionary Cooperation.

Budget	$388,370.46
Inventory 1923-24	58,664.15
	$447,034.61

n. Disbursed from 1920-21 and 1921-22 Receipts		*40,892.41
o. Transferred from 1923-24 for disbursement	*3,272.01	.....
p. To 1922-23 Distribution	.....	13,823.11
q. Disbursed in prior years	.....	150,000.00
Grand Total	$7,227,168.04	$9,423,845.71

* Deduct.

THE BOARD OF MISSIONARY COOPERATION OF THE NORTHERN BAPTIST CONVENTION

Schedule A—Distribution on Approved Budgets, 1924-1925

Cooperating Organizations	*Budget 1924-25*	*From Distributable Contributions*	*Non-Distributable Contributions*	*Legacies, Matured Annuities, Income on Funds*	*Total Budget Receipts*	*Specifics not on Approved Budgets*	*Total Distribution May 1, 1924 to April 30, 1925*
A. B. F. M. S.	$1,804,350.00	$823,287.37	$86,409.99	$591,844.41	$1,501,541.77	$137,394.06	$1,638,935.83
W. A. B. F. M. S.	503,960.00	309,927.95	46,010.62	20,004.88	375,943.45	92,306.59	468,250.04
A. B. H. M. S.	1,217,450.00	397,392.62	24,010.27	452,198.30	873,601.19	32,013.17	905,614.36
Rog. Williams Mem.	25,000.00	25,000.00	.37	.....	25,000.37	.....	25,000.37
W. A. B. H. M. S.	388,340.00	235,006.46	17,681,81	47,525.69	300,213.96	19,266.80	319,480.76
A. B. P. S	252,062.00	125,003.33	9,205.18	68,808.36	203,016.87	986.88	204,003.75
M. & M. B. B.	1,210,352.00	298,880.01	4,533.52	603,299.56	906,713.09	.....	906,713.09
Bd. of Ed. Exp.	101,000.00	121,356.19	188.98	No Report	121,545.17	.....	121,545.17
Schools & Colleges	500,000.00	329,753.32	13,589.96	.....	343,343.28	20,761.93	364,105.21
Northern Bap. Conv.	35,500.00	23,413.91	21.40	.....	23,435.31	.....	23,435.31
Total	$6,128,614.00	$2,689,021.16	$201,652.10	$1,783,681.20	$4,674,354.46	$302,729.43	$4,977,083.89
B. Y. P. U. of A.	$20,000.00	$13,181.41	$283.73	$76.02	$13,541.16	$200.00	$13,741.16
Swedish Conf.	12,000.00	7,907.56	60.57	.....	7,968.13	.....	7,968.13
Danish Conf.	8,200.00	5,339.39	3.81	.....	5,343.20	.....	5,343.20
Norwegian Conf.	6,500.00	4,233.70	3.02	.....	4,236.72	.....	4,236.72
Fed. Coun. Churches	15,000.00	9,898.08	7.72	.....	9,905.80	.....	9,905.80
A. B. Hist. Society	5,000.00	3,308.97	3.07	.....	3,312.04	.....	3,312.04
Comm. on Affairs A. B. F. M. S.	25,000.00	16,496.37	.....	.....	16,496.37	.....	16,496.37
Mis. & Contingent	26,413.85	.....	.....	.....	.....	.....	.....
Total	$118,113.85	$60,365.48	$361.92	$76.02	$60,803.42	$200.00	$61,003.42
City Missions							
Boston	$39,110.00	$22,491.95	$1,074.70	No Report	$23,566.65	.....	$23,566.65
Brooklyn	45,000.00	34,486.78	5,936.63	$605.03	41,028.44	.....	41,028.44
Buffalo	40,300.00	27,153.32	2,664.67	No Report	29,817.99	.....	29,817.99
Chicago	46,700.00	32,042.90	4,712.62	No Report	36,755.52	$200.00	36,955.52
Cleveland	40,280.00	22,671.64	892.00	.....	23,563.64	1,668.32	25,231.96
Detroit	42,500.00	33,709.91	567.00	.....	34,276.91	132.93	34,409.84
Kansas City	7,500.00	5,739.80	.....	.....	5,739.80	.....	5,739.80
Los Angeles	40,000.00	37,687.90	786.78	.....	38,474.68	2,567.53	41,042.21
New York City	91,000.00	64,375.38	29,302.96	9,213.16	102,891.50	.....	102,891.50
Philadelphia	43,736.00	29,843.06	1,486.92	134.23	31,464.21	8,424.71	39,888.92
Pittsburgh	40,000.00	28,087.71	.....	.....	28,087.71	.....	28,087.71
Rochester	12,050.00	8,611.29	990.58	.....	9,601.87	21,008.05	30,609.92
St. Louis	12,265.00	6,203.18	.....	No Report	6,203.18	.....	6,203.18
San Francisco	20,219.00	13,273.60	1,384.15	.....	14,657.75	3,160.24	17,817.99
Total	$520,660.00	$366,378.42	$49,799.01	$9,952.42	$426,129.85	$37,161.78	$463,291.63

The Board of Missionary Cooperation of the Northern Baptist Convention

Schedule A (Continued)—Distribution on Approved Budgets 1924-25

State Conventions	*Budget 1924-25*	*From Distributable Contributions*	*Non-Distributable Contributions*	*Legacies, Matured Annuities, Income on Funds*	*Total Budget Receipts*	*Specifics not on Approved Budgets*	*Total Distribution May 1, 1924 to April 30, 1925*
Arizona	$18,250.00	$9,220.56	$4.50	.....	$9,225.06	.....	$9,225.06
California—No.	70,000.00	45,953.51	6,506.46	.....	52,459.97	$1,175.59	53,635.56
California—So.	72,447.00	67,960.02	298.81	No Report	68,258.83	4,223.62	72,482.45
Colorado	33,128.00	29,713.07	164.01	No Report	29,877.08	3,942.29	33,819.37
Connecticut	44,156.00	29,515.40	2,827.93	No Report	32,373.33	1,970.63	34,343.96
Delaware	2,625.00	2,470.74	.....	.....	2,470.74	.....	2,470.74
Idaho	22,000.00	11,830.22	5.00	No Report	11,835.22	194.79	12,030.01
Illinois	49,700.00	30,269.75	1,225.39	No Report	31,495.14	2,625.73	34,120.87
Indiana	52,200.00	65,197.64	452.53	No Report	65,650.17	.....	65,650.17
Iowa	47,000.00	19,411.47	4,065.77	No Report	23,477.24	454.98	23,932.22
Kansas	45,550.00	21,746.76	10,031.41	No Report	31,778.17	.....	31,778.17
Maine	43,700.00	20,021.68	86.64	No Report	20,108.32	25.00	20,133.32
Massachusetts	105,952.00	37,573.81	584.47	No Report	38,158.28	.....	38,158.28
Michigan	59,000.00	39,658.74	1,751.73	No Report	41,410.47	10,063.65	51,474.12
Minnesota	74,100.00	38,278.13	4,299.17	No Report	42,577.30	11,914.95	54,492.25
Montana	15,500.00	5,321.14	.....	No Report	5,321.14	.....	5,321.14
Nebraska	51,500.00	26,499.18	3,608.12	No Report	30,107.30	310.19	30,417.49
Nevada	5,300.00	2,882.71	.....	.....	2,882.71	.....	2,882.71
New Hampshire	25,354.00	7,591.70	81.60	No Report	7,673.30	661.55	8,334.85
New Jersey	95,000.00	61,313.35	2,805.00	No Report	64,118.35	6,902.54	71,020.89
New York	107,500.00	71,457.47	7,030.60	No Report	78,488.07	353.35	78,841.42
North Dakota	16,468.00	12,329.19	15.00	No Report	12,344.19	.....	12,344.19
Ohio	73,830.00	37,823.48	10,073.14	No Report	47,896.62	11,522.66	59,419.28
Oregon	35,374.00	20,835.85	1,039.03	No Report	21,874.88	666.64	22,541.52
Pennsylvania	83,250.00	52,664.11	190.73	No Report	52,854.84	2,045.09	54,899.93
Rhode Island	39,543.00	26,317.70	.....	No Report	26,317.70	.....	26,317.70
South Dakota	36,000.00	24,298.68	.....	.....	24,298.68	.....	24,298.68

THE BOARD OF MISSIONARY COOPERATION OF THE NORTHERN BAPTIST CONVENTION

Schedule A (Continued)—Distribution on Approved Budgets 1924-25

State Conventions	*Budget 1924-25*	*From Distributable Contributions*	*Non-Distributable Contributions*	*Legacies, Matured Annuities, Income on Funds*	*Total Budget Receipts*	*Specifics not on Approved Budgets*	*Distribution May 1, 1924 to April 30, 1925*
Utah	3,500.00	2,486.99	.....	.....	2,486.99	.....	2,486.99
Vermont	38,800.00	13,166.68	20.16	1,589.59	14,776.43	.....	14,776.43
Washington, East	20,000.00	7,594.69	17.00	.....	7,611.69	.....	7,611.69
Washington, West	34,500.00	29,224.16	123.25	.....	29,347.41	.....	29,347.41
West Virginia	48,000.00	31,464.68	1,357.20	.....	32,821.88	395.71	33,217.59
Wisconsin	44,150.00	28,509.08	.....	No Report	28,509.08	.....	28,509.08
Wyoming	14,694.00	4,547.40	47.28	.....	4,594.68	.....	4,594.68
Total	$1,528,071.00	$935,179.74	$58,711.93	$1,589.59	$995,481.26	$59,448.96	$1,054,930.22
Cooperating Organ. Total	$8,295,458.85	$4,050,944.80	$310,524.96	$1,795,299.23	$6,156,768.99	$399,540.17	$6,556,309.16
Bd. of Miss. Cooperation	$425,000.00	$388,167.99	$202.47	.....	$388,370.46	.....	$388,370.46
Bd. of M. C. Inventory Purchased from Gen. Board of Promotion	58,664.15	58,664.15	.....	.....	58,664.15	.....	58,664.15
State Promotion	215,567.00	213,518.57	3.20	.....	213,521.77	.....	213,521.77
Total	$699,231.15	$660,350.71	$205.67	.....	$660,556.38	.....	$660,556.38
Undisbursed Balances	.....	13,532.67	41.84	.....	**13,574.51	.....	**13,574.51
Grand Total	$8,994,690.00	$4,724,828.18	$310,772.47	$1,795,299.23	*$6,830,899.88	$399,540.17	$7,230,440.05

* Includes Distribution Accounts Payable as per Balance Sheet.

** This schedule shows the Balance Sheet item of $74,275.45 reduced by payment of $59,771.55 to the A. B. F. M. S., and $929.39 to the Minnesota State Convention.

The Board of Missionary Cooperation of the Northern Baptist Convention

Schedule B

Contributions Classified by States

Name of State	*Quota*	*Distributable Contributions*	*Percentage of Quota Raised in Distributable Contributions*	*Non-Distributable Contributions*	*Total Contributions*
Arizona	$18,300.00	$16,745.41	.9150	$181.28	$16,926.69
California—No.	134,000.00	85,520.38	.6382	17,363.42	102,883.80
California—So.	330,756.00	296,496.06	.8964	22,715.45	319,211.51
Colorado	94,211.00	82,142.38	.8719	5,454.13	87,596.51
Connecticut	200,000.00	129,571.64	.6479	42,389.77	171,961.41
Delaware	9,000.00	8,062.95	.8959	66.30	8,129.25
Dist. of Columbia	28,467.00	25,284.48	.8882	443.90	25,728.38
Idaho	17,080.00	17,829.37	1.0439	383,65	18,213.02
Illinois	398,300.00	268,641.28	.6745	44,024.39	312,665.67
Indiana	251,456.00	131,176.45	.5217	7,745.78	138,922.23
Iowa	180,967.00	87,475.48	.4834	6,654.75	94,130.23
Kansas	170,122.00	91,215.83	.5362	13,146.35	104,362.18
Maine	126,067.00	81,701.51	.6481	6,460.00	88,161.51
Massachusetts	675,000.00	394,397.42	.5843	47,862.95	442,460.37
Michigan	233,511.00	167,903.91	.7190	18,310.99	186,214.90
Minnesota	160,633.00	91,475.81	.5695	25,102.31	116,578.12
Montana	14,233.00	9,149.73	.6429	160.00	9,309.73
Nebraska	87,756.00	45,966.81	.5238	11,268.52	57,235.33
Nevada	3,389.00	3,425.64	1.0108	30.00	3,455.64
New Hampshire	75,233.00	44,329.50	.5892	2,376.42	46,705.92
New Jersey	465,633.00	303,573.36	.6520	78,021.59	381,594.95
New York State	761,822.00	526,235.43	.6908	56,315.11	582,550.54
N. Y. Metropolitan	336,856.00	248,465.42	.7376	78,201.12	326,666.54
North Dakota	22,500.00	16,614.68	.7384	225.31	16,839.99
Ohio	498,511.00	276,943.77	.5555	58,907.67	335,851.44
Oregon	75,000.00	45,306.48	.6041	3,606.78	48,913.26
Pennsylvania	670,000.00	455,303.20	.6796	34,425.97	489,729.17
Rhode Island	132,844.00	103,975.25	.7827	4,110.95	108,086.20
South Dakota	39,040.00	25,568.65	.6549	424.25	25,992.90
Utah	2,711.00	3,971.45	1.4649	33.97	4,005.42
Vermont	63,711.00	40,767.77	.6399	3,537.64	44,305.41
Washington, East	49,410.00	19,166.27	.3879	313.70	19,479.97
Washington, West	71,167.00	55,276.49	.7767	3,073.63	58,350.12
West Virginia	161,311.00	102,809.25	.6373	4,970.02	107,779.27
Wisconsin	90,144.00	62,116.23	.6891	631.99	62,748.22
Wyoming	7,320.00	7,569.26	1.0341	247.28	7,816.54
Missouri	43,920.00	26,178.39	.5960	7,899.11	34,077.50
Miscellaneous	.....	324,477.78	.....	113,493.20	437,970.98
Total	$6,700,381.00	$4,722,831.17	.7049	$720,579.65	$5,443,410.82
Less state non-donation receipts listed above				11,542.01	11,542.01
Total Contributions				$709,037.64	$5,431,868.81

Total Contributions	$5,431,868.81
Legacies, Matured Annuities, Income on Funds	1,795,299.23
Total	$7,227,168.04
Transferred from 1923-24 for Distribution	3,272.01
Grand Total	$7,230,440.05

THE BOARD OF MISSIONARY COOPERATION
OF THE
NORTHERN BAPTIST CONVENTION

SCHEDULE 1

Report of Expense Budget
May 1, 1924 to April 30, 1925

Division	*Budget 1924-25*	*Expenditures*	*Unexpended Balance*
1. Executive Secretary	$15,664.00	$15,064.07	$599.93
2. Accounting	26,000.00	24,276.07	1,723.93
3. Office Management	11,850.00	10,876.69	973.31
4. Committees	5,700 00	5,172.77	527 23
5. Field Activities	71,840.00	67,469.97	4,370.03
6. Literature Production	58,345.85	54,468.04	3,877.81
7. Literature Distribution	49,382.15	48,813.53	568.62
8. Publicity	19,210.00	15,814.74	3,395.26
9. Stereopticon	31,890.00	29,360.41	2,529.59
10. Stewardship	22,200 00	19,187.49	3,012.51
11. General Expense	50,318.00	46,899.27	3,418.73
12. Every Member Plan	14,700.00	2,895.11	11,804.89
13 Special Campaign and Personal Solicitors	10,600.00	9,094.35	1,505.65
Total	$387,700.00	$349,392.51	$38,307.49

	Budget	*Expenditures*
Regular Budget Expense Listed Above	$387,700.00	$349,392.51
The Baptist Subsidy	18,000.00	15,000.00
Missions Subsidy	9,300.00	9,300.00
Women's Campaign	10,000.00	1,718.06
	$425,000.00	$375,410.57
Less: Miscellaneous Income (net)		1,000.75
Total	$425,000.00	$374,409.82

THE BOARD OF MISSIONARY COOPERATION
OF THE
NORTHERN BAPTIST CONVENTION

SCHEDULE II

Statement of Receipts and Classified Expenses of the Board of Missionary Cooperation

April 30, 1925

Receipts:		
Budget 1924-25	$388,370.46	
State Promotion Budgets 1924-25	213,521.77	
Total Receipts		$601,892.23
Board of Missionary Cooperation Expenses:		
Advertising	$5,758.66	
Alterations (net)	3,425.12	
Attorney Fee	1,410.41	
Auditing	1,756 87	
Baptist Subsidy	15,000.00	
Bible and Missionary Conferences (net)	1,855.18	
Branch Offices:		
Boston Literature Office Expense	726.73	
Boston Stereopticon Office Expense	476.99	
Chicago Literature Office Expense	4,957.87	
Chicago Stereopticon Office Expense	121.28	
Los Angeles Literature Office Expense	1,328.09	
Los Angeles Stereopticon Office Expense.	41.82	
Bulletin	4,150.09	
Committees:		
Administrative	2,146 51	
Board of Missionary Cooperation	1,118.23	
Council	315.54	
Special	1,592.49	
Convention Publicity	139.35	
Every Member Plan	2,895.11	
Exhibit	1,865.06	
Furniture and Fixtures	371.11	
General Expense	903.58	
Insurance and Surety Bonds	1,827.67	
Interest (net)	13,481 38	
Janitor Service (net)	2,642.07	
Janitor Supplies	103.67	
Light (net)	684.93	
Missionary Deputation	26,709.34	
Missions Subsidy	9,300.00	
Office Expense	3,386.21	
Office Supplies	1,407.65	
Postage and Express	16,252.84	
Printing	54,470.33	
Rent	15,933.36	

Salaries:			
Secretarial		$30,275.00	
Field Workers		24,701.32	
Clerical		72,410.93	
Special Campaign Director		5,000.00	
Shipping Supplies		1,780.84	
Special Campaign and Personal Solicitors		4,094.35	
Stereopticon Equipment		369.14	
Stereopticon Lectures and Supplies		13,456.67	
Stewardship Essay Contest		532.56	
Stewardship Lectureship		701.11	
Telephone and Telegraph (net)		1,569.71	
Travel:			
Secretarial		6,314.53	
Field		16,033.04	
Clerical		931.94	
Trucking		1,041.33	
Women's Campaign		1,718.06	
		$379,486.07	
Deduct profit on sales as follows:			
Literature	$4,677.31		
Stereopticon	398.94	5,076.25	
Total Expenses Board of Missionary Cooperation.		$374,409.82	
State Boards of Missionary Cooperation Expense		206,931.02	
Total Expenses for the Year 1924-25			$581,340.84
Balance on hand as of April 30, 1925			$20,551.39

93. E. H. Rhoades, Jr., of Ohio, addressed the Convention on "The Committee Work of the Board."

94. Henry Bond, of Vermont, addressed the Convention on "Impressions of the Board's Headquarters."

95. Rev. J. A. Earl, of Illinois, addressed the Convention on "The Baptist."

96. Secretary W. B. Lipphard addressed the Convention on "Missions."

97. The President resumed the chair.

98. Acting Executive Secretary W. H. Bowler presented the "Objectives for the Current Year."

99. A general discussion followed.

100. Rev. Joshua Gravett, of Colorado, offered prayer.

101. On motion the Convention adjourned.

SIXTH SESSION, *Wednesday, July 1, 7.30 P. M.*

Northern Baptist Convention

102. The Convention was called to order by First Vice-president A. W. Beaven.

103. The moving picture film "Inasmuch" was presented by Sec. H. S. Myers.

104. President G. W. Taft, of Illinois, offered prayer.

105. The visualization of a Typical State Convention Budget, written by Mrs. W. P. Topping, of Illinois, was presented.

106. The Vice-president called the attention of the Convention to the providential care experienced by delegates en route to Seattle, and silent prayer of thanksgiving was offered therefor.

107. The following report of the Committee on Social Service was presented by Rev. U. M. McGuire, of Indiana, and, on his motion, was adopted:

Report of the Social Service Committee

To the Northern Baptist Convention:

Social Service is a natural expression of the Christian spirit and a Christian way of helping people. The department which is charged with a responsibility in this field, is doing what it can to interpret the gospel of social service and to suggest socially fruitful ways for the efforts of men.

In all and through all it is the purpose of the department to endeavor to bring men into an attitude of helpfulness to others and a full acceptance of the program of Jesus Christ.

In December a meeting of the Social Service Committee was held in Philadelphia, at which time the work of the Committee was reviewed and developed. It is worth noting that there is an increased cooperation in the promotion of social work by our people.

We face a very serious situation today, as is universally admitted. There is an apparent increase in the amount of crime and in certain forms of lawlessness. There is a marked increase in the number of divorces; there is a very serious neglect of political obligation and of the privilege of voting, in many parts of the country. There is an ominous tendency today on the part of many people to regard law and its administration as matters of personal preference, and so we have grand juries violating their sworn obligation and refusing to indict certain classes of law-breakers. There is serious laxity in the family life of many people, and almost complete neglect of family discipline.

Yet the evils that are so apparent today are rather the revelation of conditions that have long existed. The very fact that they are more open today and so more subject to scrutiny and censure, gives us hope of an otherwise dark situation. There are, of course, Christian efforts that must be put forth along many lines; but just now it is very evident that increased attention must be given to moral and social education in the family, the church, and in the public schools.

Social Education

A conference on Social Education was held at the Baptist headquarters in Philadelphia on March 25 and 26, 1925, to which upwards of one hundred Baptist leaders in various occupations were invited, to consider the lack of proportionate development in moral and spiritual power in the people of the present day, and problems akin to this, and if possible to suggest some things that may be done to meet the emergency. There was a good attendance, and a keen interest was manifested in the discussion of various aspects of the situation.

Social Areas Urgently Call Us

The conference prepared a statement calling attention to social areas that urgently call us.

Spiritual regeneration and social redemption always go hand in hand. There can be no effective social progress that is not inspired and controlled by religious ideals and motives. There is no real religion that does not express itself in all the relations and activities of life.

Social conditions change, and from time to time particular areas of social life are thrust into view as requiring special attention. Every such emergent social stress gives a special opportunity for the Christian spirit to express itself in human service, and sounds a call of duty as imperative as the Cross of Christ. A survey of the field reveals certain large areas

of life in which at the present time there is special need for the constructive and remedial social expression of Christianity, as follows:

1. Sex hygiene and morals, eugenics and child welfare.
2. Opium, narcotics, alcoholism, and prohibition.
3. Government, crime, and lawlessness.
4. Social institutions: the four primary institutions, family, Church, industry, State; their Christian meaning and kingdom values.
5. The family: marriage and divorce, economic factors, home training.
6. Industry: organization, cooperation, control, wages, profits, hours, conditions, unrest, unemployment.
7. Agriculture: economic, social, and religious life of the rural community; cooperation, government aid.
8. Standard of living: housing, luxury, waste, inequality, poverty.
9. Play: recreation, amusement, athletics, sports, commercialization.
10. Natural resources such as coal, forests, waters; their conservation, development, use, and control.
11. Property, its rights, duties, limitations; public and private ownership.
12. Electrical power, its sources, development, applications, distribution, and control.
13. International and interracial relations, economic rivalry, migration; especially how to organize government so as to prevent war.
14. Education: church school, study club, forum, chautauqua, the inquiry; public, parochial, and private schools; the reading of the people; shows.

This enumeration is not strictly analytical and obviously not exhaustive. It indicates in a mere running sketch those areas of life and of living together in which the most pressing moral problems of the present time arise. A casual survey of it will reveal that it is the field in and throughout which the family, the church, the school, the government, and any other fundamental institution must function in order to solve the vital problems and serve the necessary purposes of life at the present time. It is the field concerning which the people generally must be informed at least in an elementary way, and in which they must intelligently practise their religion, for it is the field in which they must live. Popular religion, therefore, must be socialized and social science popularized and evangelized. The people must be inspired to carry into their common life the Christly passion of good-will and taught how to make that passion intelligently effective in the practise of actual living together. Above all, Christian people must realize that they are to seek the kingdom of God in and through all the relations and institutions of life. What are the Christian values represented by the various social institutions? What must we do to organize our social life on a Christian basis? What are the kingdom ends that we should seek directly and consciously in and

through each of these institutions? And how are these institutions related to one another and to the kingdom of God?

A general criticism of organized religion is that it is building up its organization in increasing magnitude and complexity and at increasing expense, while social life around it is undergoing a moral decline. Not only enemies of Christianity but its followers of different theological schools, disagreeing about doctrines, agree that this criticism is justified. It arises in almost every locality in Christian lands and is becoming a tremendous challenge to the validity of Christian missions in non-Christian lands. The only adequate answer to this criticism, indeed the crowning evidence of essential Christianity and the validation of its organized form in these times, is to be found in the intelligent and full release of its saving power in these social areas where people must work out the task of living together. So far as organized Christianity retains a creditable standing and a power of appeal in the moral thought of the world today, its hold is due to the extent to which in fact it has released its power for human welfare and brotherhood.

Upon the agencies of organized Christianity, therefore, rolls a great responsibility of which they as yet are but dimly conscious. They are called to enter the field of the common life with the passion of the evangelist, the intelligence of the scientific teacher, the comprehension of the statesman, and the combined methodology of all of these three. So doing, the pastor will experience the thrill of a new divine call and a boundless enlargement and renewal of his own spiritual energy. The local church will discover a new reason for its own existence, an increased faith in the saving power of Christ, a finer confidence in its own mission, and a richer consciousness of worthful fellowship. The church school will discover the lost hemisphere of its educational world and will redeem itself from its self-advertised futility. The missionary enterprise will pour a new tide of beneficent demonstration and of winsome appeal around the world. The Christian institutions of higher education will find a convincing reason for their existence and support in the fact that they function as cultural pioneers of a morally and socially sound civilization.

Around many loci, tendencies and partial functions of social Christianity are taking form. The time has come for undertaking to determine the movement as a whole intelligently about the locus of the kingdom of God, and to evangelize, educate, and administer accordingly. To this end the Northern Baptist Convention should give The American Baptist Publication Society encouragement having the sanction of a moral mandate, to begin at once the creation of a carefully prepared literature of evangelism and education that shall carry the vision of our people into the social field and shall fit them for intelligent service therein, and to direct its machinery of religious education frankly and effectively to the same end.

It is not necessary to offer many special recommendations at this time. It would be better to reenforce some of the recommendations of other years.

Doctor Batten Has Passed On

Since this report was prepared and this convention assembled, word has come that the Rev. Samuel Zane Batten, D. D., passed away on the twenty-sixth of June. During the whole period of the existence of this committee, he has been a member of it and most of the time its chairman. During a considerable part of the last year his health has been so precarious as to impair his activity, and upon his request President C. D. Gray was chosen to serve in his place as chairman. No adequate sketch of the life and work of Doctor Batten is possible in this brief report. For many years he has been recognized as one of the great prophetic souls of the Baptist denomination. Where, in the field of the Northern Baptist Convention, was he not known, honored, trusted, and loved? Where has not his death cast a shadow of sadness and a sense of loss? Who is there left amongst us able and fit to wear his mantle and to voice his message of Christly good-will and human service? His fear before he died was that perhaps his brethren had not fully understood and received his message, and that the purpose for which he had lived might fail of the rich fulfilment of which he had dreamed. If his spirit still yearns for the making of a better world as he did while he walked amongst us, let him know that we who are left behind have caught the same vision and that we shall carry on until the travail of his soul shall be satisfied.

108. Rev. A. R. Petty, of New York, addressed the Convention on "Implications and Applications of Social Service."

109. Rev. E. C. Herrick, of Massachusetts, offered prayer.

110. Rev. C. O. Johnson, of Washington, addressed the Convention on "Opportunities and Obligations of Evangelism."

111. Rev. C. B. Stevens, of Indiana, pronounced the benediction.

SEVENTH SESSION, *Thursday, July 2, 9.00 A. M.*

Northern Baptist Convention

112. Morning worship and mission study were conducted by Dr. G. A. Huntley, of China.

113. The Convention was called to order by the President.

114. On motion of the Recording Secretary the minutes of the Convention, Items 1-57, were approved.

115. The Recording Secretary read the following names of the Committee of Nine appointed by the President in accordance with the vote of the Convention (see Item 37) to consider the report of the Advisory Committee of the Finance Committee and report at the session of the Convention in 1926:

Committee of Nine on Report of Advisory Committee

D. C. Shull, Sioux City, Iowa; Mrs. G. W. Coleman, Boston, Mass.; Rev. D. J. Evans, Kansas City, Mo.; F. W. Freeman, Denver, Colo.; Mrs. H. E. Goodman, Chicago, Ill.; Rev. W. F. Harper, Los Angeles, Calif.; A. M. Harris, Plainfield, N. J.; Rev. J. Y. Aitchison, Chicago, Ill.; C. S. Shank, Seattle, Wash.

116. The report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington, and, on his motion was received.

117. The hour for the special order of the day having arrived (see Items 53, 88), the following report of the Committee on Enrolment was presented by C. S. Shank, of Washington, who moved that it be adopted:

We, your Committee on Enrolment, submit the following report:

1. Registrations as follows (list attached). These we find in regular form, and the same we recommend be seated as delegates.

2. In the foregoing list of delegates from New York the credentials of Rev. and Mrs. Cornelius Woelfkin and Rev. and Mrs. E. C. Carder were issued by the Park Avenue Baptist Church. Certain written protests have been lodged with your committee against seating these four delegates. These protests are largely based upon the action of the church as reported in a circular mailed to the pastors of the Convention in which the church declares for certain changes in church policy, and announces the election of Dr. Harry Emerson Fosdick as its pastor.

We find that the church has not yet effected any of these proposed changes, and while Doctor Fosdick has accepted the call of the church, his membership is not yet lodged with the church, and his pastorate is not scheduled to begin before October 1, 1926.

Our investigation discloses the fact that the Park Avenue Baptist Church has complied with all the requirements of the By-laws entitling it to name delegates, that it has been accredited the right since the Convention was organized and sent delegates each year to the Convention; that it now has the same pastor that it has had for years, and is now operating under the same rules and requirements as to membership as heretofore; that it is still a member of the New York Convention and the Southern New York Association. We are therefore of the opinion that these delegates are entitled to seats in the Convention.

Or recommendation herein contained is based solely on the policy and practise of this church as they now obtain.

C. S. Shank, *Chairman,*

R. H. Ismon, W. H. Witty,
J. E. Sagebeer, T. J. Villers.

NORTHERN BAPTIST CONVENTION, 1925, REGISTRATION BY STATES

Arizona	10	Nevada	3
N. California	141	New Hampshire	1
S. California	163	New Jersey	43
Colorado	41	New York	98
Connecticut	10	North Dakota	14
Delaware	..	Ohio	50
District of Columbia	8	Oregon	169
Idaho	42	Pennsylvania	45
Illinois	94	Rhode Island	17
Indiana	17	South Dakota	12
Iowa	29	Utah	15
Kansas	45	Vermont	3
Maine	4	E. Washington	52
Massachusetts	56	W. Washington	175
Michigan	35	W. Virginia	..
Minnesota	44	Wisconsin	18
Missouri	18	Wyoming	1
Montana	32	Foreign	8
Nebraska	22		
		Total	1,546

118. The report of the Committee on Enrolment was discussed by Rev. R. M. Brougher, of New Jersey.

119. On motion of Rev. A. C. Baldwin, of Pennsylvania, the previous question was ordered.

120. The report of the Committee on Enrolment was adopted by a rising vote, 912 to 364.

121. On motion of Rev. W. B. Riley, of Minnesota, it was voted that consideration of the Hinson resolutions (see Item 57) be made a special order for 2.30 o'clock at the afternoon session.

122. Rev. M. J. Twomey, of New Jersey, offered prayer.

123. On motion the Convention adjourned.

EIGHTH SESSION, *Thursday, July 2, 2.00 P. M.*

NORTHERN BAPTIST CONVENTION

124. The Convention was called to order by the President.

125. Rev. M. W. Haynes, of Oregon, offered prayer.

126. The following report of the Committee on Order of P si-

ness was presented by Rev. S. J. Skevington, of California, and, on his motion, it was adopted:

THURSDAY AFTERNOON

2.00 Singing and Prayer.
2.10 Convention Business.
Reports:
Conference with Other Religious Bodies.
Baptist Bodies Using Foreign Languages.
2.30 Special Order.
The Hinson Resolutions.
Baptist City Plan Committee. 15 minutes.
Fraternal Delegates. 15 minutes.

THURSDAY EVENING

7.40 Animated Budget.
7.45 Singing and Prayer.
7.55 Joint Sessions of Home Mission Societies.

FRIDAY MORNING

8.30 Mission Study.
9.00 Convention Business.
Special Order.
Election of Officers.
Special Order.
Finance Committee Report.

127. On motion of Rev. S. J. Skevington, it was voted that the reports of the Committee of Conference with Other Religious Bodies and the Committee on Baptist Bodies Using Foreign Languages be received without reading.[1]

Report of the Committee on the Coordination of Baptist Bodies Using Foreign Languages

To the Northern Baptist Convention:

At this time when our country is suffering from a propaganda that deliberately sets out to feed race and religious animosities, it behooves us to study afresh the teachings of our Lord and the principles of the Christian religion with regard to these questions. We should also again emphasize the position of our denomination in these great matters. The gospel of our Lord and Saviour Jesus Christ, as Baptists understand it,

[1] The former committee presented no report.

does not lend itself to religious persecutions nor to invidious discriminations between the races. Neither the "Nordic" nor any other group has the ear of the Almighty to the exclusion or injury of any other race. The question of race relationship must be honestly faced. We declare the effort to create a public sentiment against our Negro and Japanese brethren as both unpatriotic and unchristian, and call upon our constituency everywhere not only to refrain therefrom but also to resist the same. The Good News of the gospel is to all the people of all the world. If the work of evangelization among the many races and languages is to continue to prosper, then we must continue to stress these fundamental truths.

It is refreshing to note that the missionary work as carried on among the many groups of the various languages through the Home Mission Society, the Woman's Home Mission Society, the Publication Society, the various State Conventions, and Standard City Mission Societies is making such encouraging progress. This is no time to slacken our effort. On the contrary, at such a time as this, when all the world is looking to America and American Christianity to give tone to the work of evangelization throughout the entire world, we must certainly practise to show the Christian spirit here in our homeland. If we neglect to inculcate the principles of Jesus Christ into the economic, industrial, and political life of America, what right have we to expect that our brethren will have a better success in the foreign field? What evil influence will such neglect have upon all missionary effort throughout the entire world? There is a tremendous responsibility upon us to place increasing emphasis upon our home missionary tasks and especially upon this one of bringing the gospel to every group and in every language in which God gives us this opportunity. If this work is successfully carried on it will continue to have a beneficial influence upon the nations from which these strangers have come.

Practically every racial group among which we are preaching the gospel has a national missionary organization. The purposes of such organizations are for mutual encouragement, strengthening of the forces, protection against false currents and unworthy characters, and to make for a greater efficiency. The task at best is no easy one, and these brothers and sisters need all the encouragement possible. It is not the purpose of these missionary organizations to make for exclusiveness or to resist the true spirit of Americanization. Our committee has been especially created by the Northern Baptist Convention to strive continually for a closer cooperation among all of these foreign-speaking bodies and our Northern Baptist Convention. The Convention thus gives expression to its desire that all the members of these foreign-speaking bodies shall recognize that they are a part of the Convention, that they should as such take their proper place therein, and that the creation of a foreign-speaking body is temporary and designed for the purpose of more efficiently preaching the gospel of Christ to such groups and to keep the whole Baptist body more closely knit together. We are happy to report that your committee finds

the heartiest cooperation on the part of every such foreign-speaking body. All of them desire to express their loyalties in this threefold manner—loyalty to Jesus Christ, loyalty to preaching the gospel to their own group, and loyalty to the Northern Baptist Convention.

It is the conviction of this committee that it will greatly strengthen the missionary work that is being done among these various nationalities if the executive officers of the national, State, and city missionary organizations will counsel more fully with the appointed representatives of each of the foreign-speaking groups. In doing this all misunderstandings can be avoided, a more hearty fellowship assured, and the largest good of the groups to be ministered to conserved.

Part of the report submitted to the Convention last year was referred back to the committee for further study and conference with the Executive Committee of the Northern Baptist Convention. In agreement with such instructions, conference was had with the Executive Committee and further study of the whole subject made. We would recommend therefore, that instead of having associated organizations, as recommended last year, the Northern Baptist Convention order:

1. That the functions of this committee (Committee on the Coordination of Baptist Bodies Using Foreign Languages) shall be enlarged so as to be more effective in mediating between the Convention and the various bodies using foreign languages. Its duties shall be to cultivate the closer fellowship of these bodies with the Northern Baptist Convention; to distribute such information to these foreign-speaking bodies as will further these ends, and to arrange for the interchange of fraternal delegates.

2. That each of these various organized national foreign-speaking bodies be requested to nominate to the Executive Committee of the Northern Baptist Convention a member to represent such body on this committee (preferably the executive officer); such member to be required to make official report to the body which he represents.

3. That the committee shall be composed of 25 members, as follows: One representative from each of the 13 foreign-speaking organized bodies, and two each from the Home Mission Society, the Woman's Home Mission Society, the Publication Society, State Convention Group, and Standard City Mission Group, and two pastors, all to be appointed by the Executive Committee of the Northern Baptist Convention.

4. That this committee shall receive the official reports and summary of statistics of these foreign-speaking bodies, and prepare tables to be included and published with the committee's report to the Convention.

5. That the Corresponding Secretary of the Northern Baptist Convention shall be requested to send notice to the executive or missionary committee of each foreign-speaking body informing them of this action of the Convention and asking their hearty cooperation.

Your committee expresses the hope that the foreign-speaking churches may realize more and more that they are entitled to representation in the Northern Baptist Convention on the same basis as all other contributing

Baptist churches, and that they will take the same advantage of this provision.

Your committee makes this report with the sincerest desire that as the years go by there may be a closer spirit of cooperation between all Baptist bodies.

Respectfully submitted,

1925	1926	1927
R. A. Ashworth,	C. A. Brooks,	O. Breding,
C. R. Igrisan,	G. A. Hagstrom,	O. Brouillette,
Lewis Kaiser,	A. Mangano,	J. Daviduk,
N. S. Lawdahl,	S. Orosz,	Matthew Esselstrom,
A. LeGrand, *Secretary,*	Joseph Rzepecki,	S. G. Neil,
A. P. Slabey,	Katherine S. Westfall,	H. C. Gleiss, *Chairman.*

1925-1926

DIRECTORY OF FOREIGN-SPEAKING CONFERENCES

Danish Baptist General Conference of America

Organized September, 1910. President, Mr. A. E. Carlsen, Albert Lea, Minn.; secretary, Rev. M. C. Carstensen, Harlan, Iowa, R. No. 4. School, Des Moines University, Theo. Dept., Des Moines, Iowa. Publication, *The Watchman;* editor, J. C. Lunn, Harlan, Iowa. Churches, 41; members, 3,897; baptisms, 345. Contributed for current expenses, $187,211.94. Next meeting of conference, Westbrook, Minn., September, 1925.

Czecho-Slovak Baptist Convention

Organized 1909. President, Rev. J. Vanek, 3307 West 46th St., Cleveland, Ohio; Secretary, Rev. Edward Catlos, 4320 West 22d St., Chicago, Ill.; executive secretary or superintendent of missions, Rev. E. Catlos. School, International Baptist Seminary, East Orange, N. J. Publication, *Pravda* (The Truth), editor, Rev. E. Catlos. Churches, 26; members, 1,900; baptisms, 125. Contributed for current expenses, $43,331; beneficence, $5,000. Next meeting of conference, New Prague, Minn.

This report is partly based upon the statistics from last year inasmuch as we have not the latest returns from our churches.

New England French Baptist Conference

Organized August 5, 1895. President, Rev. F. A. Perron, 67 Thirteenth St., Lowell, Mass.; Secretary, Rev. Ed. Revel, 663 Bernon St., Woonsocket, R. I. Committee on Relations, Rev. O. Brouillette, Chairman, 98 Washington St., Salem, Mass.; Rev. Ed. Revel, Woonsocket, R. I.; Mr. John R. Lafleur, Waterville, Maine. School, Feller Institute, Grand Ligne, Quebec, Canada. Publication, *L'Aurore;* editor, S. Rondeau. Mission

churches, 8; members, 430; baptisms, 26. Contributed for current expenses, $10,052.61; for missions, $895. Next meeting of conference, Woonsocket, R. I., May, 1926.

A colporter has been engaged. One-third of his salary will be paid by the French Conference. A special fund was raised by the Conference for that purpose amounting, on May 30, 1925, to $724.

The Finnish Baptist Mission Union of America

Organized May 30, 1901. President, Dr. A. M. Wickstrom, 4147 N. Mansfield Ave., Chicago, Ill.; secretary, Rev. John Hugo, 301 N. 15th St., Escanaba, Mich. Publication, *Missionsposten;* editor, Rev. M. Esselstrom, 5000 W. Ohio St., Chicago, Ill. Churches, 20; members, 890; baptisms, 50. Contributed for current expenses, $23,273.54. Next meeting of conference, Gladstone, Mich., June 18-21, 1925.

German Baptist Churches of North America

Organized 1864—Triennial Conference. President, Prof. H. von Berge, 1426 Grand Ave., Dayton, Ohio; secretary, Rev. H. Steiger, 1401 Langley Ave., St. Joseph, Mich.; executive secretary or superintendent of missions, Rev. William Kuhn, P. O. Box 4, Forest Park, Ill. School, German Dept. of Rochester Theological Seminary, 246 Alexander St., Rochester, N. Y. Publications, *Der Sendbote* and *The Baptist Herald;* editors, Rev. G. Fetzer and Rev. A. P. Mihm. Churches, 277; members, 31,994; baptisms, 1,339. Contributed for current expenses, $726,822. Next meeting of conference, Pittsburgh, Pa., August 25, 1925.

Hungarian Baptist Union

Organized 1908. President, E. L. Kautz, cor. Union Ave. and 118th St., Chicago, Ill.; secretary, J. Matuskovits, 225 E. 80th St., New York City; executive secretary, Stephen Orosz, 64 S. Munn Ave., East Orange, N. J. School, International Baptist Seminary, 64 S. Munn Ave., East Orange, N. J. Publication, *Evangéliom Hirnöke;* editor, M. Fabian. Churches, 44; members, 1,595; baptisms, 153. Next meeting of conference, August, 1925, at New Brunswick, N. J.

There are 370 cities in the United States which have Hungarian population, and the Magyars with those who speak the Magyar language number about one million two hundred thousand (1,200,000). With the cooperation of the Hungarian churches and the different mission organizations a step ought to be taken to extend our missionary activities among the Hungarians in this country.

Italian Baptist Convention of the U. S.

Organized in 1898. President, Rev. J. Di Tiberio, 32 Brighton St., Providence, R. I.; secretary, Rev. B. Isgro, 407 Shelton St., Bridgeport, Conn. School, Colgate Theological Seminary, Italian Dept., Hamilton, N. Y. Publication, *L'Aurora,* editor, Rev. Angelo Di Domenica. Churches and missions, 50; members, 3,800; baptisms, 321. Contributed for current ex-

penses, $31,000. Next meeting of conference with the St. John Italian Baptist Church at Trenton, N. J.

We have an enrolment in our Sunday schools of over five thousand pupils. Most of these schools are entirely self-supporting, the rest are partly so.

The Convention is a voluntary organization which meets once a year for the purpose of discussing problems distinctive of our work, and in mutual helpfulness discovering means for the solution of the same. There exists no organic union, and each church is left entirely free to cooperate with the denomination at large. As a matter of fact every church and mission is working in full cooperation with the denominational plans and policies.

Many of these stations are in great need of better equipment for the development of work, as well as of man power. The work is the most difficult that any one can undertake, but the Master is blessing our efforts.

Norwegian Baptist Conference of America

Organized 1910. President, Rev. Ole Larson, 3246 S. Second Ave., Minneapolis, Minn.; secretary, Rev. T. Knudsen, 1808 Kane St., LaCrosse, Wis.; general missionary, Rev. O. Breding, 3255 Sixteenth Ave., S., Minneapolis, Minn. School, The Norwegian Baptist Theological Seminary affiliated with The Northern Baptist Theological Seminary, 3040 W. Washington Blvd., Chicago, Ill. Publication, *Missionæren,* 3232 Wrightwood Ave., Chicago, Ill., editor, Jacob A. Olsen. Churches, 28; members, 2,030; baptisms, 125. Contributed for current expenses, $29,534. Next meeting of conference, 1926.

Polish Baptist Conference

Organized 1912. President, Rev. Joseph Rzepecki, 4666 Larkins St., Detroit, Mich.; secretary, Rev. M. Pawloski, 274 Second St., Jersey City, N. J. School, International Baptist Seminary, East Orange, N. J. Publication, *Source of Truth;* editor, M. S. Lesik. Churches, 15; members, 2,300; baptisms, 131. Missions, 5; members, 75; baptisms, 17. Contributed for current expenses, $16,000. Next meeting of conference, Milwaukee, Wis.

Roumanian Baptist Association

Organized 1913. President, Rev. Joseph Ardelean, 1203 Getz St., Akron, Ohio; secretary, Rev. D. Jovan, 237 Brown St., Philadelphia, Pa.; executive secretary or supt. of missions, Rev. D. Jovan. School, International Baptist Seminary, 64 S. Munn Ave., East Orange, N. J. Publication, *Crestinul* (The Christian); editor, Rev. John Socaciu. Churches, 7; members, 656; baptisms, 53; missions, 8. Contributed for current expenses, $16,807 (of this some $6,000 was given for benevolence and missions). Next meeting of conference, Philadelphia, Pa., September 4-7, 1925.

For several years we have had great difficulty with bolshevism among

the Roumanians, but these things are now passing. Our churches are moving forward with greater success. Many evangelistic services are being held. Our young people are ambitious for an education. We have flourishing Sunday schools which are taught in the English language except the adult classes. Our children are taught the Roumanian during the week time. We are very sorry that we have only six men who are giving their full time to missionary work among the 200,000 Roumanians in America. We thank God for the Home Mission Society, the State Conventions, and the City Unions for the aid given in the spiritual, moral, and financial ways.

Russian and Ukrainian Baptist Union

Organized 1919. President, Rev. J. P. Daviduk, P. O. Box 358, Hartford, Conn.; secretary, Rev. B. Bookin, 164 Second Ave., New York City. School, International Baptist Seminary, 64 S. Munn Ave., East Orange, N. J. Publication, *The Sower of Truth;* editor, I. V. Neprash. Next meeting of conference, May 14-16, East Orange, N. J.

Swedish Baptist General Conference of America

Organized June 12, 1879. President, Rev. J. E. Klingberg, D. D., New Britain, Conn.; secretary, Rev. J. O. Backlund, 912 Belmont Ave., Chicago, Ill.; executive secretary or superintendent of missions, Rev. O. Hedeen, 912 Belmont Ave., Chicago, Ill. School, Bethel Institute, 1492 N. Snelling Ave., St. Paul, Minn. Publication, *Svenska Standaret;* editor, Waldemar Skoglund. Churches, 346; members, 32,933; baptisms, 1,148. Contributed for current expenses, $901,880.12. Next meeting of conference, July 8-12, at Seattle, Wash.

Congresso Evangelico Baptista (Portuguese)

Organized about 22 years ago, reorganized last year. President, John G. Loja, 36 Bigelow St., Cambridge, Mass.; secretary, August Pimentel, 1 Union St., Cambridge, Mass. Missions, 7; members, 400; baptisms, 60. Next meeting of conference, September 5, 6, and 7, at Bristol, R. I.

128. On motion of Rev. H. J. Moore, of Massachusetts, the following resolution was adopted:

Resolved, That for the purpose of forwarding the work of the Convention, the following committees reporting at this meeting, and which have no standing in our By-laws, be continued for another year, and that the President for 1925-1926 be authorized to fill all vacancies that may occur in them, namely, Conference with Other Religious Bodies, Near East Advisory Committee, Roger Williams Memorial, International Justice and Good-will; and that these committees be requested to serve under the original resolutions appointing them at previous meetings of the Convention.

129. The Corresponding Secretary announced the absence of the following persons, who are prevented from attending this Convention by illness: Rev. J. S. Murrow, of Oklahoma; Rev. Joe P. Jacobs, of Wyoming; Rev. W. G. Russell, of Pennsylvania; Mrs. Helen B. Montgomery, of New York; Rev. James A. Francis, of California; Rev Curtis Lee Laws, of New York City; and he was requested to express to these persons the sympathy of the Convention, and its desire and prayer for their welfare.

130. The Corresponding Secretary read the following communications:

SHANGHAI, June 28, 1925.

Baptist Convention, Seattle:

John Thirteen Thirty-four, Brittingham.

"A new commandment I give unto you, that ye love one another; even as I have loved you, that ye also love one another."

STOCKHOLM, 2.20 P. M.

John Snape, J. H. Franklin, First Baptist Church, Seattle:

Swedish Baptists send loving greetings. First Corinthians Fifteen Fifty-seven-Fifty-eight.

J. BYSTRÖM, K. A. MODEN, ALBERT EHRGOTT.

"Thanks be to God, who giveth us the victory through our Lord Jesus Christ."

BAPTIST UNION OF GREAT BRITAIN & IRELAND

BAPTIST CHURCH HOUSE, SOUTHAMPTON ROW,
LONDON, W. C. 1, 15th May, 1925.

To the President and Members of the Northern Baptist Convention of the United States of America:

DEAR BRETHREN: On behalf of the Council of the Baptist Union of Great Britain and Ireland, I have the honor to transmit to you the assurance of their hearty and cordial greetings on the occasion of your gathering in Seattle, Wash.

We recall with gratitude to God the long history of the denomination in America, and its remarkable services not only in the evangelization of your homeland, but in the foreign mission field from the days of Judson onwards, and in furtherance of the cause of civil and religious freedom both at home and abroad. We have followed with interest and admiration

your remarkable achievements during years in raising funds for Christian service, and are deeply impressed by the energy and success with which you have faced the tasks of evangelizing numbers of immigrants, educating your young people, and enlarging the efficiency of your ministry.

We rejoice in the fellowship of service between American and British Baptists in Africa, India, China, and other lands, and are especially thankful that for the past five years the cooperation of the American Baptist Foreign Mission Society with us and with Canadian Baptists, in work for Europe, has become continuous and intimate and been so largely fruitful. Our interest in denominational advance in Europe and our support of the common tasks has recently received expression in the choice of Doctor Rushbrooke (who as European Commissioner represents you as well as ourselves) as President-elect of the Baptist Union of Great Britain and Ireland.

We remember with delight and profit the messages delivered last year in your name by President C. A. Barbour, and earnestly trust that in future years we may have the privilege of welcoming messengers from your Convention.

May Seattle, 1925, be a great event in your Convention's history.

I am yours in the fellowship and service of the Lord Christ,

M. E. Aubrey.

131. The hour having arrived for the special order of the day (see Items 121, 126) consideration of the resolutions offered by Rev. W. B. Hinson, of Oregon, was resumed.

132. The resolutions were discussed by Dr. G. A. Huntley, of China, and Rev. A. W. Beaven, of New York.

133. Rev. R. V. Meigs, of Illinois, moved that the resolution be amended so as to read:

Whereas, The report of our Committee appointed a year ago to investigate the work on our foreign fields reveals both a careful and extensive survey of the same; and

Whereas, According to its report there are at present upon some of the stations men and women who do not hold to the fundamentals of the Christian faith as historically interpreted by Baptists; and

Whereas, The Northern Baptist Convention in its session in Indianapolis adopted the New Testament as our basis of faith; be it

Resolved, That we urge upon our Foreign Mission Board such action, in the light of the facts reported by the Commission, as seems to them will best conserve our denominational interests and best advance the kingdom of Christ.

134. The resolution as amended was discussed by G. L. Estabrook, of Pennsylvania; Rev. W. B. Riley, of Minnesota; Rev. D. J. Evans, of Missouri; C. S. Shank, of Washington; Rev. A. V. Whiteman, of Africa; Rev. W. H. Crofts, of Oregon; Rev. J. W. Brougher, of California; Rev. F. A. McNulty, of Washington; Rev. Clinton Wunder, of New York; Rev. W. B. Hinson, of Oregon.

135. On motion of Rev. W. B. Hinson, of Oregon, the previous question was ordered.

136. The motion to amend the resolution made by Rev. R. V. Meigs, of Illinois, was adopted by a rising vote, 742 to 574.

137. The resolution as amended was adopted.

138. Rev. C. M. Gallup, of Rhode Island, pronounced the benediction.

139. On motion the Convention adjourned.

NINTH SESSION, *Thursday, July 2, 7.00 P. M.*

Northern Baptist Convention

140. A moving-picture drama entitled "Fifty Years of Fruitful Yesterdays" was presented by Secretary H. S. Myers.

141. "The Budget in a Picture" was presented, dealing with the work of The American Baptist Publication Society.

142. The Convention was called to order by Vice-president A. W. Beaven.

143. Rev. G. F. Holt, of California, offered prayer.

144. The Annual Report of The American Baptist Publication Society was presented by Secretary W. H. Main, and, on his motion, was received.

145. The President introduced Rev. J. J. Ross, of Vancouver, fraternal delegate from the Baptist Union of Western Canada, and Rev. E. E. Sayles, fraternal delegate from the Baptist Convention of Ontario and Quebec, each of whom addressed the Convention.

JOINT SESSION

The American Baptist Home Mission Society
and
The Woman's American Baptist Home Mission Society

146. Vice-president Beaven introduced F. S. Dietrich, of Idaho, President of The American Baptist Home Mission Society, who assumed the chair.

147. The Annual Report of the Woman's American Baptist Home Mission Society was presented by Secretary Mrs. K. S. Westfall, and, on her motion, was received.

148. The Annual Report of The American Baptist Home Mission Society was presented by Secretary C. L. White, and, on his motion, was received.

149. Secretary F. A. Smith introduced the following missionaries of The American Baptist Home Mission Society, each of whom spoke briefly: Rev. H. H. Clouse, of Oklahoma; Rev. H. Y. Shibata, of California.

150. Secretary Mrs. K. S. Westfall introduced the following missionaries of the Woman's American Baptist Home Mission Society, each of whom spoke briefly: Miss B. C. Culver, of Nevada; Miss M. L. Cummings, of California; Mrs. C. D. Pinkham, of Illinois; Miss Blanch E. Parks, of California; Miss Naomi Fletcher, of California; Miss Mary Moody, of Mexico; Mrs. Ida Warnock, of Nicaragua; Rev. Arturo Parajon, of Nicaragua; Rev. E. R. Brown, of California.

A group of Chinese girls presented an exercise entitled "Candle Lighting."

151. After prayer by Rev. A. W. Petty, of Oregon, the Convention adjourned.

TENTH SESSION, *Friday, July 3, 8.30 A. M.*

Northern Baptist Convention

152. Morning worship and mission study were conducted by Rev. C. A. Brooks, of Illinois.

153. The Convention was called to order by the President.

154. Rev. F. C. Truex, of California, offered prayer.

155. A resolution relating to the appointment of a Commission on Cooperation and Conformity was presented by Harry Stone, of Oregon, and, on his motion, was referred to the Executive Committee.

156. The following resolution was presented by F. W. Freeman, of Colorado, who moved that it be laid on the table to be considered at 5.30 Friday afternoon:

This Convention, according to its Articles of Incorporation, is "to give expression to the opinions of its constituency upon moral, religious, and denominational matters, and to promote denominational unity and efficiency in efforts for the evangelization of the world."

By its By-laws, Article I, Section 1, paragraph "a," it is apparent that its membership is composed of "accredited delegates from Baptist churches in the United States."

"Baptist churches in the United States" have been organized on the common belief that such churches were of divine origin and appointment as to polity, officers, ordinances, and program; that Jesus Christ is the Head and Lord of the churches; that the New Testament is the sole and sufficient law of the kingdom and of the churches; that this law of Christ permits believers only as members of his churches; that it recognizes nothing as baptism save the immersion of the believer in water upon profession of faith; that in the Lord's Supper it recognizes no sacerdotal power of those who administer it and no sacramental qualities in the elements by virtue of which it conveys grace through any change of the elements. The churches are charged with the duty of the administration of these ordinances. Loyalty and devotion to the expressed will of Christ contained in the New Testament is the distinctive and guiding principle of Baptists, and to make known and carry out this will is the chief duty of the churches, and to further this accomplishment cooperatively through the churches is the sole justification of conventions, boards, and societies, constituting our denominational agencies.

a. If a church ceases in fact to be a Baptist church in faith and practise, it immediately loses its right to accredit delegates to this Convention.

b. If a church ceases to be denominational in sympathy, loyalty, and objectives, it has no right to accredit delegates to this Convention, whose plan of operation for the evangelization of the world expresses itself denominationally. Of these questions the Convention is the sole judge.

In a circular sent out entitled "Call of Doctor Fosdick to Park Avenue Baptist Church," marked "For Reference," which circular has been broadcasted to the public and particularly to the Baptist ministers located within the bounds of the Northern Baptist Convention, this church has announced its purpose and plan to make marked and radical departure from the standard of polity, doctrine, and practise of "Baptist Churches in the United

States," which plan has caused and will continue to cause disunity and confusion and discord in the deliberations of this Convention and its affiliated and cooperating organizations, and will tend to defeat and destroy cooperation and efficiency in the cooperative denominational program of this Convention. The wide-spread publicity given to the purpose and plan of this church and resultant disturbance of the peace and unity and cooperation of the constituency of this Convention makes it pertinent and even urgently desirable that this Convention "give expression to the opinion of its constituency" on this important denominational matter.

Resolved, therefore, That we do hereby express our keen regret and emphatic disapproval of the course announced by said church, which has given and will continue to give much pain and disquietude to large numbers of the churches, Associations, and Conventions affiliated or associated with this Convention and its denominational program, and thereby tends to defeat and destroy unity, efficiency, and cooperation, and we hereby express to said church our keen and fraternal hope that it will not pursue the course it has announced. That this expression is the more necessary in view of the action of this Convention heretofore taken in holding valid the credentials of the delegates because the church has not yet put into effect and operation the plans announced, and that therefore the status of the church at this time in relation to this Convention was unchanged.

157. On motion of Rev. C. A. Hare, of New Jersey, the motion was amended by making the hour for its consideration 9.30 on Saturday morning.

158. The following resolution was presented by Rev. I. G. Grace, of Washington, who moved that it be adopted:

I move that we rescind the motion adopting the substitute resolution presented yesterday by Rev. Robert Meigs.

159. Rev. J. G. Grace, of Washington, discussed the resolution.

160. On motion of G. L. Estabrook, of Pennsylvania, the consideration of the resolution was indefinitely postponed.

161. The following report of the Committee on Order of Business was presented by Rev. S. J. Skevington, of California, and, on his motion, was adopted:

FRIDAY

8.30 Mission Study.
9.00 Order of Business.
Election of Officers.
Report of Finance Committee taken from table.
Sec. H. F. Stilwell presenting plan of evangelistic campaign.
Address. Rev. Edward Holyoke.
Bible Exposition. Rev. F. M. Goodchild.

P. M.

2.00 Singing and Prayer.
2.10 Presentation of Japanese Women and Children.
2.20 Baptist City Plan. Address by Rev. C. H. Sears.
2.50 Report of Committee on Near East Relief.
3.00 Report of National Council of Northern Baptist Laymen.
3.25 Address. Rev. E. A. Hanley.
3.55-5.30. The American Baptist Publication Society.

162. The hour having arrived for the election of officers of the Convention, the President appointed the following tellers: G. L. Estabrook, Pennsylvania, *Chairman;* Rev. G. W. Phillips, California; Rev. M. D. Eubank, Missouri; Rev. H. V. Howlett, New Jersey; Rev. William Reid, Rhode Island; Rev. A. LeGrand, Wisconsin; Rev. R. W. Hobbs, Michigan; Rev. L. A. Walker, Rhode Island; Rev. E. B. Dolan, Massachusetts; J. H. Chapman, Illinois; Rev. C. O. Johnson, Washington; Rev. V. H. Cowsert, California; Rev. G. W. Taft, Illinois; Rev. G. F. Holt, California; Rev. R. B. Davidson, Iowa.

163. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Edward H. Rhoades, Jr., Ohio.

Vice-president, W. C. Coleman, Kansas.

Second Vice-president, Ray L. Hudson, Pennsylvania.

Corresponding Secretary, Rev. William C. Bitting, St. Louis, Mo.

Recording Secretary, Rev. Maurice A. Levy, Pittsfield, Mass.

Statistical Secretary, Rev. Charles A. Walker, Dover, Del.

Treasurer, Frank L. Miner, Des Moines, Iowa.

Members of the Executive Committee. Term expiring 1928. Dr. George Earl, Minnesota; Mrs. E. C. Merrick, Massachusetts; Mrs. J. A. Lichty, New York; G. A. Prescott, Michigan; Rev. J. N. Lackey, Connecticut; Rev. Brewster Adams, Nevada; Rev. J. W. Brougher, California; W. H. Witty, Idaho; R. H. Ismon, New Jersey; Arthur G. Crane, Vermont.

164. On motion of Rev. G. W. Cassidy, of Kansas, it was voted unanimously that the Secretary of the Convention cast the ballot of the Convention for the persons nominated.

165. The Secretary cast the ballot, and the persons nominated were declared elected.

166. On motion the Convention adjourned.

American Baptist Foreign Mission Society

167. The Society was called to order by Vice-president Rev. Joshua Gravett.

168. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Carl E. Milliken, Maine.

Frist Vice-president, Rev. Charles Alvin Brooks, Illinois.

Second Vice-president, T. J. Davis, Montana.

Recording Secretary, William B. Lipphard, New York.

Treasurer, George B. Huntington, New York.

Members of Board of Managers. Term expiring 1928. Rev. James A. Francis, California; W. A. Jameson, New York; Fred T. Field, Massachusetts; Prof. Henry B. Robins, Rochester, N. Y.; T. Raymond St. John, New York; William T. Sheppard, Massachusetts; Rev. Frederick E. Taylor, Indiana; Rev. M. Joseph Twomey, New Jersey; H. M. Fillebrown, Rhode Island.

Term expiring 1926. Rev. D. B. MacQueen, New York.

169. On motion of President G. W. Taft, of Illinois, it was voted unanimously that the Secretary of the Society cast the ballot of the Society for the persons nominated.

170. The ballot was cast, and the persons nominated were declared elected.

171. The following resolution was presented by Henry Bond, of New York, and, on his motion, was adopted:

Whereas, The American Baptist Foreign Mission Society has maintained the policy by which the fiscal year on the foreign field begins six months later than the beginning of the home fiscal year and ends six months later than the close of the home fiscal year and uniformly presents to the Finance Committee for approval each year a budget of estimated income during a year beginning May 1 and ending April 30 applicable to a budget of estimated expenditures in America from May 1 to April 30 and estimated expenditures on the foreign field from November 1 to October 31; and

Whereas, Under this policy the Society has enjoyed certain substantial advantages in the administration of its work, notably (a) that it is possible to prepare and authorize the budget of expenditures on the foreign field in the light of the known outcome of the fiscal year at home, and (b) that the Society under ordinary circumstances is supplied with a working

capital during the early months of the home fiscal year when receipts are relatively small; and

WHEREAS, The Society has reported each year its appropriations and expenditures and, since it began to issue a formal balance-sheet in 1911, has set forth in its balance-sheet which has been certified as correct by several different firms of certified public accountants employed to audit the books and accounts of the Society, its financial condition each year on the basis of the policy just described; and

WHEREAS, The Society before the beginning of the New World Movement actually had in cash the amount required to meet the expenditures on the foreign field for the six months following the close of the fiscal year on April 30; and

WHEREAS, The Finance Committee of the Northern Baptist Convention and the Advisory Committee appointed by the Finance Committee have asked, in the interest of uniformity and a consolidated balance-sheet for the denomination, that the item representing the unexpended foreign field appropriations for the six months following April 30 be eliminated from the balance-sheet; and

WHEREAS, The Finance Committee has stated that irrespective of what may have been the understanding in former years the Committee now in approving a budget for the Foreign Mission Society understands that both the income and the expenditures of the budget as approved are for a fiscal year beginning May 1 and ending April 30; and

WHEREAS, The adoption of the form of balance-sheet advised by the Finance Committee and the acceptance of the Committee's interpretation of the budget will completely nullify, in the judgment of the Board, the present fiscal year policy of the Society; and

WHEREAS, The Board of Managers, while desiring to bring its methods of finance and accounting so far as possible into full harmony with those of other organizations in the cooperative program of the denomination, does not feel that it can take the responsibility without instructions from the Society for which it acts of changing this important and salutary financial policy, which has been maintained with the approval of the Society for more than seventy years; now therefore be it

Resolved, That the Board of Managers recommend to the Society at the next annual meeting that in order that the fiscal policies and balance-sheet of the Society may be made to conform fully to the standard suggested by the Finance Committee as applicable to all of the denominational organizations, the Board be authorized to abandon the existing fiscal year policy and to prepare the budget for 1926-27 on the basis of a fiscal year both on the foreign field and at home beginning May 1 and ending April 30.

172. On motion the Society adjourned.

Woman's American Baptist Foreign Mission Society

173. The Society was called to order by President Mrs. H. E. Goodman.

174. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Mrs. H. E. Goodman, Illinois.
Foreign Vice-president, Mrs. Nathan R. Wood, Massachusetts.
Administrative Vice-president, Mrs. Howard Wayne Smith, Pennsylvania.
Recording Secretary, Mrs. W. S. Abernethy, Washington, D. C.
Members at Large of the Board of Managers. Mrs. Clayton D. Eulette, Illinois; Mrs. G. Howard Estey, New York; Mrs. Curtis Lee Laws, New York City; Mrs. F. L. Anderson, Massachusetts; Mrs. Stephen Lesher, Pennsylvania; Mrs. W. C. Coleman, Kansas; Mrs. George Wheaton Taft, Illinois.

175. On motion of H. T. Sorg, of New Jersey, it was voted unanimously that the Secretary of the Society cast the ballot of the Society for the persons nominated.

176. The ballot was cast, and the persons nominated were declared elected.

177. On motion the Society adjourned.

Woman's American Baptist Home Mission Society

178. The Society was called to order by President Mrs. G. W. Coleman.

179. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Mrs. George W. Coleman, Massachusetts.
First Vice-president, Mrs. George Caleb Moor, New York.
Second Vice-president, Mrs. John Nuveen, Illinois.
Recording Secretary, Mrs. S. J. Jennings, Illinois.
Members of Board of Managers. Term expiring 1928. Mrs. Harvey O. Dobson, New York; Mrs. Smith Thomas Ford, Illinois; Mrs. John Goetz, New York; Mrs. H. F. Googins, Illinois; Mrs. Harry Graff, New York; Miss Martha E. Harris, Illinois; Miss Mary L. Howard, Connecticut; Mrs. W. H. Mount, New Jersey; Mrs. M. J. Twomey, New Jersey.
Term expiring 1926. (To fill vacancy.) Mrs. B. D. Barber, Illinois.
Term expiring 1927. (To fill vacancy.) Mrs. Fred A. Grow, Illinois.

180. On motion of Rev. A. M. Bailey, of Washington, it was voted unanimously that the Secretary of the Society cast the ballot of the Society for the persons nominated.

181. The ballot was cast, and the persons nominated were declared elected.

182. On motion the Society adjourned.

The American Baptist Home Mission Society

183. The Society was called to order by President F. S. Dietrich.

184. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Frank S. Dietrich, Idaho.
First Vice-president, F. P. Beaver, Ohio.
Second Vice-president, G. L. Allin, New York.
Third Vice-president, Grant M. Hudson, Michigan.
Recording Secretary, Miss Susan T. Keese, New York
Members of Board of Managers. Term expiring 1928. Rev. A. K. de Blois, Massachusetts; S. W. Huff, New York City; Pres. Frederick Lent, New York; Rev. John M. Moore, New York; Mrs. I. H. O'Harra, Pennsylvania; Rev. C. Wallace Petty, Pennsylvania; C. H. Prescott, Ohio; Mark D. Stiles, New York; Prof. R. M. Vaughan, Massachusetts.

185. On motion of Secretary W. H. Main, it was voted unanimously that the Secretary of the Society cast the ballot of the Society for the persons nominated.

186. The ballot was cast, and the persons nominated were declared elected.

187. On motion the Society adjourned.

The American Baptist Publication Society

188. The Society was called to order by President A. M. Bailey.

189. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

President, Alvan T. Fuller, Massachusetts.
Vice-presidents, Rev. C. W. Kemper, West Virginia; Rev. W. H. Geistweit, Ohio.
Corresponding Secretary, Rev. W. H. Main, Pennsylvania.
Recording Secretary, Rev. C. N. Arbuckle, Massachusetts.
Treasurer, George L. Estabrook, Pennsylvania.
Members of Board of Managers. Term expiring 1928. E. B. Collmer, Pennsylvania; Rev. Gove G. Johnson, District of Columbia; H. King MacFarlane, Pennsylvania; John D. Rhoades, Ohio; Levi L. Rue, Pennsylvania; Rev. Joseph E. Sagebeer, Pennsylvania; Prin. Roger W. Swetland, New Jersey.

190. On motion of Rev. M. L. Wood, of West Virginia, it was voted unanimously that the Secretary of the Society cast the ballot of the Society for the persons nominated.

191. The ballot was cast, and the persons nominated were declared elected.

192. On motion the Society adjourned.

Northern Baptist Convention

193. The Convention was called to order by Vice-president A. W. Beaven.

194. The following report of the Committee on Nominations was presented by Rev. J. E. Noftsinger, of Washington:

Members at Large of Board of Missionary Cooperation. For three years. Mrs. W. H. Ballard, Pasadena, Calif.; Mrs. H. F. Compton, Seattle, Wash.; Mrs. F. W. Cottell, Cincinnati, Ohio.

195. On motion of Rev. G. W. Cassidy, of Kansas, it was voted that the Recording Secretary of the Convention cast the ballot of the Convention for the persons nominated.

196. The ballot was cast, and the persons nominated were declared elected.

197. The hour having arrived for the special order of the day (see Item 161) consideration of the report of the Finance Committee was resumed. The question was upon the amendment to the motion of C. S. Shank, of Washington, presented by Rev. M. L. Wood, of West Virginia. (See Items 60, 62.)

198. C. S. Shank, of Washington, accepted the amendment offered by Rev. M. L. Wood, of West Virginia, to take the place of the resolution offered by himself.

199. The resolution was discussed by Professor F. L. Anderson, of Massachusetts; President Mrs. H. E. Goodman; Rev. A. W. Beaven, of New York; Rev. M. L. Wood, of West Virginia; Secretary P. C. Wright; Rev. C. H. Sears, of New York; Secretary C. L. White; Secretary W. H. Main; Secretary P. H. J. Lerrigo; President Mrs. G. W. Coleman; W. A. Staub, of New York.

200. By unanimous consent the resolution was made a part of the report of the Finance Committee.

201. The report of the Finance Committee was discussed by G. L. Estabrook, of Pennsylvania.

202. The report of the Finance Committee as amended was adopted.

203. The following resolution was presented by Rev. S. J. Skevington, of California, and, on his motion, was adopted:

Resolved, That a committee of ten, not members of any Board, and to include pastors, laymen, and women be appointed by the President of the Convention to study the financial needs of the several phases of the denominational activities represented in the united budget and to make recommendation for a more equitable division of our missionary dollar to the Finance Committee in time for their mid-winter meeting, with the expectation that the Finance Committee will sympathetically consider such recommendation.

204. The following resolution was presented by Rev. C. A. Brooks, of Illinois, and, on his motion, was adopted:

Resolved, That the Convention instruct a committee composed of Rev. A. W. Beaven, of New York, and F. W. Freeman, of Colorado, to formulate a fraternal message to our faithful missionaries on the foreign field assuring them of our confidence in them and pledging our continued support.

205. The President introduced Secretary H. C. Moore, fraternal delegate from the Southern Baptist Convention, who addressed the Convention.

206. On motion the minutes of the Convention, Items 58-130, were approved.

207. On motion the Convention adjourned.

JOINT SESSION

The American Baptist Home Mission Society

AND

The American Baptist Publication Society

208. President A. M. Bailey, of The American Baptist Publication Society, assumed the chair.

209. Secretary H. F. Stilwell addressed the meeting on "The Plan of the Evangelistic Compaign."

210. Rev. Edward Holyoke, of Rhode Island, addressed the meeting on "The Rebirth of a Nation."

211. A Bible Exposition, entitled "Abiding in Christ," was given by Rev. F. M. Goodchild, of New York.

ELEVENTH SESSION, *Friday, July 3, 2.00 P. M.*

Northern Baptist Convention

212. The Convention was called to order by the President.

213. President J. M. Wells, of Nebraska, offered prayer.

214. An exercise presenting the work of the Woman's American Baptist Home Mission Society among the Japanese in Seattle was given by a group of Japanese men, women, and children.

215. The President introduced E. H. Rhoades, Jr., of Ohio, the President-elect of the Convention, who addressed the Convention, and assumed the chair.

216. The following report of the City Mission Committee, presenting the report of the Baptist City Planning Conference, was presented by Rev. C. H. Sears, and, on his motion, was adopted:

Report of the City Mission Committee Presenting the Report of the Baptist City Planning Conference

To the Northern Baptist Convention:

We present the Preamble of the Findings Committee adopted at the Baptist City Plan Conference held in Washington, D. C., February 3-5.

Committee on Findings

In harmony with the action of the Northern Baptist Convention at Atlantic City (1923), upon the recommendation of the Committee on City Missions, there was set up a project to make a thoroughgoing study of our denominational strategy in the cities and to report the findings of various committees at a conference which would be representative of various sections of the country, types of cities, and denominational organization and leadership.

The preparation for this contemplated conference involved long and painstaking inquiry and research and enlisted some of the best minds in the denomination. The conference brought together a representative group of national, State, and city administrators, laymen and women, board members, field workers and pastors.

The following organizations and cities were represented: The Amer-

ican Baptist Home Mission Society, 3; the Woman's American Baptist Home Mission Society, 4; Northern California, Connecticut, Indiana, New York, Ohio, and Wisconsin State Conventions; Cities: Buffalo, 3; Chicago, 5; Cleveland, 2; Detroit, 2; Indianapolis, 2; Jersey City, 1; Los Angeles, 1; Elgin, Ill., 1; Milwaukee, 1; Minneapolis, 2; Newark, N. J., 1; New York and Brooklyn, 6; Omaha, 1; Philadelphia, 2; Pittsburgh, 1; Rochester, N. Y., 4; Salem, Mass., 1; San Francisco, 2; Scranton, Pa., 1; Springfield, Mass., 1; Washington, D. C., 3.

The reports of the various committees were presented in papers which indicated, for the most part, most careful inquiry and research. In a comprehensive way they covered the general movement for Municipal Planning; Protestant City Planning; the problem of churches in the down-town, older residential and newer residential districts; the problems of the church in industrial areas, and its relation to social welfare and service, as well as problems arising out of the church's proximity to Negroes, foreign and polyglot population groups; the problems of a supply of needed volunteer workers, of organizational adjustments between State and city and the task of city work; evangelism: the whole task of a denominational policy of conservation and advance was finally summed up in a comprehensive way.

Since the Washington Conference the various reports have been revised by the several Commissions and reviewed by the Chairman of the general committee. After further consideration by the Commissions at Seattle and editing they will (possibly) be published by The American Baptist Publication Society.

For the information of the Convention and the more general dissemination of the information, we present a digest of the various reports, the full reports being quite too voluminous for presentation even in pamphlet form. The chairman must accept responsibility for the selection of the material and the wording of the digest. At the close of the digest we give the more important findings of the Washington Conference, not including, however, certain general observations which are contained in the outlines.

Municipal City Planning

City planning is not modern. Belshazzar doubtless was a city planner. Certainly Pericles was. So were Louis XIV and Napoleon. London, after the great fire of 1666, "lost" the city plans of Sir Christopher Wren to the enormous inconvenience and discomfort of modern London. We are fortunate that the city plan of Pierre Lenfant for our capital city has so generally been followed through the years. All America should regret that the city fathers of the metropolis of America in 1811 should have confessed, "It may be a subject of merriment that the commissioners have provided space for a greater population than is collected at any spot on this side of China," and then sagely remarked, "It is improbable that, for centuries to come, the ground north of Haerlem Fields will be covered with houses," then excused themselves for not providing for

vacant spaces, parks, and the like, on the ground that Manhattan Island is surrounded by large arms of the sea, rendering its position "peculiarly felicitous."

The charm of the "White City" which graced Chicago in 1893—buildings in groups, open spaces, prospects, lagoons, canals, lighting effects—gave an impetus to city planning in America. Through Dr. Daniel H. Burnham and others, it led to the ambitious and admirable city plan for Chicago and has helped to create standards for other cities. Just now, through the patronage of the Russell Sage Foundation, a most comprehensive study of "New York and Its Environs" is being made.

City Planning may be defined in the words of Nelson P. Lewis as, "City planning is simply the exercise of such oversight as will promote the orderly and sightly development of a city and its environments along rational lines, with due regard for health, amenity, and convenience, and for its commercial and industrial advancement." Or, we may say that city planning means assigning a place for every essential activity of a people in a municipality, and providing for their future development.

City planning involves zoning. In New York City, the greater city is divided into three "use" districts—*Residence, Business,* and *Unrestricted;* and into six areas—Area A, for warehouses and industrial buildings; B, for office and business and apartment buildings; C, a district for non-elevator apartments (as a rule, tenements); D, districts for one- and two-family private residences in blocks; E, districts for private residences where one building may not cover over thirty per cent. of the lot; and F, districts for private detached residences covering not over twenty-five per cent. of the lot.

The best types of restrictions governing residence areas are those based on the square-foot and front-foot requirements as per family, and in the case of the most highly restricted, with special requirements for front and rear and for side yards. Restrictions are based on the general principle of police power resident within the state. A curious development of zoning in some portions of the country has been the placing of restrictions which forbid the locating of churches in certain residence areas. This is an added argument for the interest of church people in municipal city planning that all interests may be protected, including the church. Zoning is based upon the recognition of the principle of the writer of Ecclesiastes, who points out that there is "a time to weep and a time to laugh," so there must be a place for all normal functions of the municipal family—even a place for incinerators, without encroaching on the countryside of some other community. The undesirable nature of such operations is reflected in the Greek word "gehenna," with its modern derivative. Every community should have its "gehenna" within its own borders.

City planning must think in terms of *transportation.* Yes, the "circulation" of people involving not only rapid transit but street planning, the widening of old bypaths (O! that Boston had been made a rational place

on the map, as well as a sublime state of mind!). It involves consideration of housing, with the recognition that no family lives to itself alone in a great municipality. Health requires sunlight—modern architecture. Public health demands building regulations that permit sunshine. Even rats cannot live in the dark. Rats getting their sunlight through glass develop rickets. The Judson Health Center has demonstrated the curative value of sunshine. City planning means giving babies a chance.

All this leads to the necessity of *parks, playgrounds, public squares,* and for the great metropolitan areas, adjacent woodlots permanently set apart, public baths (including beaches where available), and recreation centers. Neighborhood interest can never meet the need. It requires comprehensive City Planning.

All these aspects of city planning are essential to the *health* of the people of whom are we. They are also essential to the reasonable stability of neighborhoods, on which the very life and efficiency of our churches depend. Churches are driven to bankruptcy or to one "more favored locality" after another by needless neighborhood fluctuation. Wise zoning regulations help to stabilize the life of the city, encouraging home building and promoting church establishment. In all our city planning let us remember with Victor Hugo that the beautiful is as useful as the useful, or more so. Let us foster wise city planning because we are Christian citizens and care for the people, also because we are churchmen and desire that which favors the well-being of the church.

Social Welfare City Planning

Social welfare may be defined as anything that is good for society in its totality. What place should the Baptist denomination occupy in the field of social welfare in our great cities? It is in cities that conditions are most complex and most aggravated. What should the church of the city do? What is the distinctive program of a city plan of social welfare?

The *housing problem* is most acute in cities. Money and labor have both been withdrawn from this field through financial restrictions and the restrictions of Labor Unions—the greater attractiveness of other investments on the one hand, the maintenance of standards in the building trades that do not obtain in most other fields, on the other. A disastrous effect is produced, particularly upon the well-being of householders unable to rent suitable quarters and upon those who do so at the expense of their cultural life and their leisure.

Health is peculiarly a city problem and has been thus recognized for so long that boards of health have had their most conspicuous success in cities. The science of disease prevention is in its infancy. Churches can help by their propaganda for health and by a health ministry, particularly upon an experimental basis in the field of preventive medicine. The Judson Health Center is a conspicuous and successful demonstration.

Recreational needs of the city are great and can be fairly met only by *municipal* city planning. The church has given the Sabbath, the greatest recreational boon that society has ever known. Now let the church help

to preserve it. Let the church also contribute to the recreational needs of the community. In many localities the church and the school are the only spacious buildings. Let them be used to minister to recreational needs.

It is in cities that *labor* and *capital* come into closest conflict, but this topic will be treated by another committee.

Race relations need adjustment in cities. "Society," said Lincoln, "cannot exist half slave and half free." Nor can America exist if racial lines continue to separate us into groups that misunderstand and despise one another. The church should give herself to a ministry of race reconciliation, particularly in cities where there is so much provocation to misunderstanding.

Education was once the exclusive field of the Church. It has now become almost the exclusive field of the State, but the Church may still influence the spirit of public education and supplement it at particular points just as, for example, it helped to bring into being the kindergarten. Judson Memorial Church started the first or second kindergarten in New York City. The church may appropriately give its attention to *adult education,* particularly in quarters of the city where there are masses of people who have been denied educational opportunities. The church also may give lessons in English to New Americans and open a way for an understanding of those ideals, distinctively Christian, which, wrought into the life of America, have made it a land of desire for all peoples.

There is a tremendous need of *law enforcement,* particularly in cities. Church-members are notoriously neglectful of the ballot and by their neglect have contributed to the mismanagement of our cities to such an extent that the American city has become a reproach among the nations of the earth and one of the most serious barriers to progress of foreign missions. In one city it was shown that only sixteen and one-half per cent. of the church people were registered for the election. In an important judicial election in 1924, only twelve per cent. of the entire electorate went to the polls. It is not sufficient for the Christian to say, "Not a thing to do with it."

War lifts its grim figure above the walls that separate races in our great cities. It has had a serious reflex on welfare work. During the period from the Civil War to the World War, social welfare and social service progressed. The World War gave it a deplorable set-back. The training and technique of the war has stimulated crime in our great cities. It has cultivated cynicism and pessimism.

Heredity has left its terrible train in our cities. In the records of the Association for Improving the Condition of the Poor in New York City for 1923, over ten per cent. of the families were diagnosed as obviously handicapped by nervous diseases, epilepsy, and feeble-mindedness. Race culture must help to save some areas in our cities. America does not have London's slum population, because of the fresh infusion of peasant blood. Let us not breed new American slums. "It is the height of folly," the committee says, "for the Christian church to go blithely along its way

concerning itself only with environmental factors while the terrific forces of inheritance and the transmission of associated cultural traits undercut our evangelism and condition the deeper currents of our social life."

Protestant City Planning

The forces of Protestantism have failed to exert their full strength in the redemption of the city. This is due in part to the failure of the churches to recognize their strength and in part to their failure to mobilize it.

The churches of a city acting together in the city as a whole, or by communities, can have strong influence in maintaining the spiritual morale of city institutions—many of which were originally the direct responsibility of the churches—schools, hospitals, clinics, playgrounds, and a great variety of social service agencies.

Insofar as the church enters the field of social service, and it has responsibilities here which it cannot avoid, it must standardize its work in agreement with those standards which have come to be accepted in each particular line of social service.

Councils of Churches. Protestant City Planning is practicable only through the organization of a Federation or Council of Churches. In smaller cities these Federations may well be based on a federation of the individual churches, while in the larger cities, notably in Pittsburgh, Detroit, and New York, experience has shown that best results may be obtained by creating an organization representative not of individual churches, but of denominational units. Such a Federation or Council should be supported on a cooperative basis by denominational grants, as a normal missionary enterprise.

Protestant city planning involves the consideration of Protestant *Church Distribution.* Down-town areas in large cities suddenly converted to business purposes have in the first stages of this transition too many churches, but in the rout of churches to move to more favorable localities there is great danger of religious neglect. Such situations demand Protestant city planning if "the twin sins of overlapping and neglect" are to be avoided. The experiences of all are required to determine the best type of ministry to meet a great but greatly changed need. Christian centers may readily adapt their ministry to such communities. Churches with a social, educational, evangelical ministry are needed in all of them.

Churching the newer residence areas demands Protestant city planning. No denomination can afford to neglect these newer residence areas if it would hold its constituency. Yet the Christian forces of a great city cannot afford to waste their resources in competitive effort. The up-town residence and suburban areas develop so rapidly that stated studies or surveys should be made, and since no denomination can or ought to attempt the whole task, there should be allocation of responsibility.

There should be a *Protestant program of evangelism*—simultaneous and coordinated, open-air, in tents, in shops, in theaters. (This topic is treated in another section.)

A Protestant city plan of religious education should be set up through the Federation or Council of Churches—Sunday, mid-week, and vacation. Separate organizations for each item of religious education are an anachronism. All these cooperative religious educational programs should be conducted through the Federation or Council of Churches.

Protestant city planning should find expression in *social service.* Through the Federation, the churches should keep in touch with the social welfare agencies of the municipality; should provide religious services in public institutions, and should from time to time review the needs of Protestant dependents, providing a way to meet them. It has just been brought to light that Negro Protestant children in New York City are committed to Catholic institutions because Protestants have made no provision for them.

Protestant city planning should also consider inter-racial relations, for where is there a greater venture in brotherhood than among the jarring races of our great cities?

The committee therefore commends to City Unions and to all Baptist churches active cooperation in the Church Federations or Councils of Churches.

Distribution and Conservation of Forces and Resources

The growth of cities and the rapid changes demand careful consideration of the distribution and the conservation of our Baptist forces and resources.

Churches in down-town area: shall they survive? This is a matter of denominational, yes, of Kingdom concern, not merely a question for the old "First" church.

Churches in older residential areas: shall they move or will they die? May some of them adopt new methods and survive?

Churches in the newer residential areas: shall they grow up like "Topsy"?

The foreign language districts: shall they be covered through a proper distribution of our Protestant forces?

The Negro districts: shall churches spring up like mushrooms and have as little stability?

Churches in the industrial area: is there a place for an evangelical Protestant church among "the workers," particularly those who labor in factories?

To meet the need, it is necessary first to know the need. This requires a Baptist City Plan Committee in each of the cities. These planning committees could be greatly helped by the assistance of one trained in making studies or surveys; some one of the type of Rev. W. H. Pilot, whose death took a valuable servant from the Home Mission Society. This study should consider the history of the city and its topography; the make-up of its population; population trends; Protestant church locations, especially Baptist church locations, and whether properly dis-

tributed; whether they encroach upon others; whether the life of any is imperiled; and what changes are practicable.

In cities of three or more Baptist churches there should be organized a Standard City Mission Society (a City Union) under one of the three classifications of Standard City Mission Societies of the Northern Baptist Convention.

Experience in other cities should guide in the establishment of new churches. (1) The principles of comity should be observed. (2) Churches established only after a canvass of the community and when the selection of strong leadership is possible in cooperation with the City Union. (3) Ordinarily the educational unit of the plant should be built first. (4) Equipment should contain rooms for recreational purposes. (5) Title should at first be vested in the City Union, or in smaller cities in the State Convention. Property should be conveyed to the church as early as practicable with denominational mortgage or reversionary clause. (6) To relocate the church should retrace all of these steps. Self-supporting churches with financial resources should be most scrupulous in their ethics and considerate of other churches in seeking a new location.

All churches should be financed on the budget plan, providing for both current expenses and missions, cultivating giving through an every-member canvass with weeks of preparation. "Remember that in ninety per cent. of the cases the amount of a person's gift is determined more by his interest than by his ability to give." To stress self-interest is to dry up the spirit of giving. How pathetic is the spectacle of a *self*-perpetuating church.

Conservation of church-membership is vital to avoid the heavy wastage in "lost" and "depreciated" members. It has been shown that the average church-member *in absentia* depreciates twenty per cent. per year. How long will he last? How long can a church last with this wastage? According to the Springfield survey, it takes a gross gain of ten members to make a net gain of three. One of the legitimate aims of evangelism is to recruit the forces of the church. It is essential to conserve the membership, make monthly registration at communion service, follow up habitual absentees. Emphasize obligation to take letters with removal. Observe comity with other Baptists. Use city and State offices to assist in following up removals. The City Union should help conserve Baptist constituency. All of its progress depends upon it.

The demand of the Christian conscience of our time that there shall not be a wasteful duplication of churches places an obligation to look after other than Baptists on Baptist churches that accept responsibility for a community.

Churches facing changed community conditions in the older residence districts require the most careful guidance. In the case of churches located in foreign-speaking districts clearly the responsibility of the denomination requires that some of them should become foreign-language churches, these churches in time changing with the community until they

again emerge as English-speaking. There are several inspiring examples of this transition. Other churches should perform a bilingual ministry, taking the language of the community. Border churches may well seek the second and third generation of the foreign-born as a part of their regular ministry. "The task of the city is too great, too complex, too necessary to the success of the work of Christ's Kingdom for those who guide the Baptist churches today not to conserve all our resources or to allow them to be wasted by failure to forecast the future."

Down-Town District

By the "down-town church" we mean the old established church—often the "First"—located in or near the retail district, the theater district, and the hotel district, usually surrounded by some of the old residences of the "first families." Some of them indeed still occupied by the original owners, but now for the most part used as rooming-houses. The green country boy is there, and the foreigner is near at hand, also the confidence man and the criminal. Social currents here converge in a whirlpool which bears up the "flotsam" and "jetsam" of society. It is the real center of the mass life of the city. The question raised is, Can the church (one strong representative Baptist church, not a mission or feeble church) remain here and be effective? Churches in point are: the First, Providence; Euclid Avenue, Cleveland; First, Syracuse; Tremont Temple, Boston; Baptist Temple, Brooklyn; Temple, Rochester.

The old "down-town" church is usually housed in the old equipment of the family church. The members are usually scattered about the city, in the larger cities, less than ten per cent. within walking distance. These churches are usually without endowment and almost invariably suffer loss through removal of people of means.

These churches require leadership, lay leadership, strong and representative of the best life of the city; a plural ministry—a pastor with the voice of a prophet, the heart of a shepherd, the ability of an organizer; a second minister who is an educational leader. So also, a boys' leader, a girls' worker, visitors, and secretaries, each strong enough to command within his or her own sphere.

The program should be: every day open, every night alive, the building illuminated with light and bulletin-boards, the work made known by advertising. The church should place primary emphasis upon worship, Biblical, prophetic, evangelistic. It should have a program of religious education for all ages and groups with appropriate self-expression. To justify its life in the down-town area it must be community-serving—according to the particular needs of the community. It should also afford a public ministry to the city at large. It should be in a real sense the representative voice of the denomination, and withal it should multiply contacts and cultivate them.

Such a church can meet its current expense and varied ministry from its own constituency only with extreme difficulty, and if the church is in a city composed largely of people of alien faiths, this becomes impossible.

It needs an endowment fund held in trust by the City Society or a revenue-bearing building secured to the denomination preferably under a denominational trusteeship so that it may not fall into the hands of ministers who fortify themselves behind an assured income regardless of their ability to lead strong men and women in an aggressive steady program.

No church of this type is now receiving denominational aid, and probably none desires it. But they all need denominational recognition and cooperation. They should have such cordial relations with other churches as to be able to secure as "service members" representative Baptists resident in other parts of the city, who may retain their church-membership in their own communities.

If the "down-town" church is to perform its largest ministry, there must be cultivated through the City Society or otherwise a denominational sentiment in its behalf. Great service to all denominational causes must be expected from it, and it should be a rallying-point for the denomination. This result can be promoted through wise Baptist city planning. It is of denominational concern that the "down-town church" should be kept at its post, that it should be properly equipped and that it should be endowed by cash or by a revenue-bearing building. If the church would become such a denominational institution, it must cease to be a religious club of old families or the private enterprise of a minister. It must conscientiously serve the great aims of the denomination, and be a humble servant of Jesus Christ in the redemption of the City at the point of the greatest need and the greatest opportunity.

Polyglot and Foreign District (Including Jews)

The foreign-born population of the United States is a factor to be reckoned with—estimated in 1924 to be 20,000,000 foreign-born and 23,000,000 additional of foreign extraction. One-fourth of the children of the nation are in homes of the foreign-born. Moreover, this is pre-eminently a city problem, since seventy-two per cent. of the foreign-speaking population live in cities of 2,500 or over. The problem is accentuated through the tendency of the immigrants to live in colonies, where they cultivate their own prejudices on the one hand and are the victims of curiosity and exploitation on the other, separated thus from the main currents of American life by the barriers raised both by themselves and by the older American population. Account must be taken of the foreign language press, which, while prevailingly loyal to America, is a medium for preserving the ideals of the *fatherland* rather than for cultivating the ideals of the adopted land.

The evangelization of the New American is largely a question of *leaders*—trained, sympathetic, evangelical. Given evangelistic influences, foreign-language churches grow naturally out of foreign-language communities. Great progress to this end has been made in the last few years.

The use of *foreign languages* in evangelizing these groups is justified by the experiences of the Christian church in all centuries. The early Christians spoke in the language of the people. Protestants have had no

sympathy with the failure of the Roman Catholic Church to conduct services in the vernacular. Therefore, Protestants have been agreed to give the Bible and to conduct services in the language of the people. Nor need we fear that the children of the foreign-born will not speak English, and that the colony will fail in time to adopt the language of the country. The foreign-language church is as transient as the foreign-language community, and will become English with it, though it must be admitted that with some of the older groups there has been a tendency to hold to the foreign language—German and Swedish, for example—after the need has largely passed.

The *foreign-language church* in general has helped greatly to relate New Americans to their new environment and to interpret American ideals. Such churches require ministers who speak English as well as their mother tongue and know American ideals.

The committee, therefore, recommends that the denomination encourage the organization of churches to serve foreign-speaking groups of the newer immigration and that, wherever this is not deemed practicable, the largest measure of freedom to foreign-speaking branches or divisions of English-speaking churches be granted. While recognizing the full right of choice of each individual, it is regarded important that in general the unity of the family and the effectiveness of a church organization should be guarded through the affiliation of members of a particular group—both young people and adults—with their foreign-speaking church or branch.

The cultivation of self-support is important. Ten years ago the Sunday offering in one of the Italian Baptist churches was 27 cents; today that church is receiving some $4,000 a year from its members. Quite recently the First Italian Baptist Church of Buffalo, New York, undertook to raise funds for increased building equipment. The 92 members of the church closed a week of joyous giving with a total of $34,541 pledged for the work.

Christian centers are peculiarly adapted to foreign-language communities, interpreting the religious spirit through intimate contacts and the religious message after contacts have produced sympathy. In some centers regular religious services are held and in some instances organized churches are housed. In a few cities, churches in down-town areas have become Church centers, providing the intimate contacts of a Christian center and the more permanent influences of a Christian church operating on a bilingual, and in many cases, a polyglot basis, housing from two to six foreign-language churches.

The committee cautions that a distinction should be made between "evangelizing" and "Americanizing." The primary object of our churches is to establish personal relationship to Jesus Christ and to interpret the Christian way of life, not primarily to interpret the American way of life which manifests so many divergencies from the Christian way of life.

On the other hand, it is quite legitimate to point out that America has been made America through the translation, in terms of life, of the evangelical message and of individual worth, initiative, and accountability.

Work Among Hebrews. There are some 4,000,000 Jews in America. This too is largely a city problem, though in some States—as for example, in Connecticut—the Jewish people have taken possession of farms and villages. The Jews are not homogeneous. They are broken into groups, popularly known as "Spanish," "German," "Russian," "Polish." They are also cut by theological divisions.

The real problem the committee says, "is how to spread a better knowledge of Jews and Judaism among Christians and a more sympathetic understanding of Christians and Christian purposes among Jews; and upon the double foundation of a better understanding and closer conformity to the spirit of both religions, to cultivate kindliness and goodwill and substitute confidence and cooperation for suspicion and hate."

The committee urges "we should accept it as an indisputable principle that every Christian church is responsible for the spiritual welfare of all of the people in its community. . . . The promotion of fellowship and understanding is possible to every one. The finest contribution to human welfare which any man can make is the practise of kindness, fairness, and persistent good-will shown in speech, in conduct, in business, in society, in the church, in the school, and in the home."

Industrial District

The form and content of this report have been determined by the discovery that a church located in a distinctively manufacturing district, made up only of workers, strictly defined, who are Americans, practically does not exist. On the other hand, the study makes clear that the modern city is accounted for by the machine and is built around the manufacturing plant. Almost every church in every zone in the city has a considerable percentage of its members who are workers. The committee, therefore, concludes, that the social, ethical, and religious aspects of modern industry are the vital concern of every city church.

From 1865 manufacturing as compared with agriculture steadily advanced. Prior to that time a majority of workers in the United States were engaged in agriculture; by 1880, forty-four per cent. and by 1920, only twenty-six per cent. With this change has gone, to a considerable degree, the freedom of the worker. Tools have yielded to machines, machines to "plants," and "labor" has been made dependent on conditions. The employee works for a corporation. The old close contacts with understanding, sympathy, and feeling of mutuality are largely gone.

All this has tended to produce a class, "the workers." His job is his life, the worker says, and he has lost control of it. He has sought to regain control through labor unions. Too often this attempt has been ruthless and has been in disregard of the welfare even of other workers. The gains the worker has made in living conditions have been tremendous. However, wide-spread social unrest exists, growing out of the sense of restricted freedom, quite as much as from the sense of injustice in the distribution of material goods. This attitude has seriously affected the working man's attitude toward the church. His feelings and prejudices

shut him away from the church and make an evangelistic approach to him next to impossible. Industry has erected barriers between the working man and the church. This is one of the most determining factors in the progress of the church in the modern city.

The church has frequently lifted its voice in behalf of industrial justice and against the creation of artificial barriers between men. As practical suggestions, the committee recommends that ministers of city churches that are brought into contact with "the workers" should receive training on social and industrial questions; read periodicals which give the point of view of "labor"; if practicable, join a labor union for its contacts; and in every way, cultivate sympathy and mutual understanding. However, he should keep partisan views from the pulpit and promote no "programs."

The committee urges that the church should study the gospel of the kingdom; that the principles of stewardship should be made to apply to the getting of money as well as its spending; that industrial problems should be considered in the church school and in the various organizations of the church; and that the church should have a strong social service committee. On the other hand, the church should *not* formulate plans of industrial procedure but be clear in teaching the value of personality, the worth of brotherhood, service as a motive for a business man as truly as for a minister, and the principles of liberty, justice, individual accountability, and the recognition with St. Paul and Drummond that the greatest thing in the world is love.

Older Residential District

Characteristics: A changing community; old American Protestant stock largely removed to better residence areas; a population of European parentage, prevailingly Roman Catholic and Jewish, and in some communities colonies of Negroes; churches with old equipment, usually deteriorated; a depression due to decreased attendance, loss of old leaders, and growing financial burdens; competition among Protestant churches of the community due to the diluted Protestant population—and to add to the complexity, lack of denominational understanding and sympathy because the church has not been able to keep its one-time leading position in denominational enterprises—withal rather poor pasture land, one blade of grass growing where ten grew before.

Some typical churches: First illustration—The First Church of Cleveland. Community said to be characterized by rooming-houses, large group of Jews, considerable Negro belt; building not adapted to new type of work, while a typical down-town church, namely the Euclid Avenue, only half a mile away, is acquiring new equipment and making provision for large resources. The proposed solution is to remove to a new residence area and unite with another church. Query: Is this a wise course?

Second illustration -Memorial Church of Philadelphia. Contributing constituency largely removed; new membership not equal to the financial strain; Negroes, Roman Catholics, and Jews, making up a large percent-

age of the population; plant inadequate, no funds to renovate; several other Baptist churches in the same locality. Should there be a merger to strengthen the membership, to provide equipment and endowment? If so, how may this be done in such a way as actually to safeguard the future?

Third illustration—Marcy Avenue Church, Brooklyn. Great imposing building of older type, built to house a church of 1,000 and a Sunday school of 1,400; Protestant population trend outward for period of at least fifteen years; increased numbers of Negroes, Roman Catholics, and Jews; loss of financial resources; high property upkeep (it costs $100 per week for coal in the winter season); no mortgage, small endowment; two other Baptist churches in the same area, one the result of a combination that has complicated the situation for the Marcy Avenue Church; strong churches of other denominational bodies trying to reach the decreasing Protestant population. What should this church do?

The *methods* reported generally in churches of this type in addition to the usual program of worship, religious education and pastoral care, include: cultivating the sense of value of the task and permanency of the work; giving the church a "place in the *sun*" [May this not result from the findings of a Baptist City Plan Committee, if they deem the continuance of such work essential?]; multiplying contracts with the community and general use of publicity features, including church paper, weekly "church day" with supper and rally or organizations; rally days four times per year; special Sundays, participated in by organizations; group dinners of the church; follow-up of the roll; steady preparation of list of prospects and enterprise in following them up.

A Community Program is urged for a church of this type. In this way only may the continued support of its constituency be preserved and its presence in the community justified. One church is "open" to young people on Monday evening and made attractive to them; there is an "acquaintance half hour" with refreshments after the evening service. Another church specializes on activities for boys and girls under thirteen on Mondays; for girls over thirteen on Tuesday evenings, and a children's church. Typical churches of this type maintain contacts with the community, for example, through parents' associations; friendly relations with the police; cooperation with child welfare agencies. To broaden the ministry of a church along these lines requires an enlarged staff.

Conclusions. The committee comes to this conclusion: that such a church, to be effective, (a) must be large; (b) must have a well-balanced program; (c) must not be deficient in a spiritual ministry that is rich in evangelism, religious education, and Christian nurture; and (d) must have a community program. The committee concludes there is at present no way for a white church to succeed in a Negro community; that a Christian church should be able to secure contact with an alien population, particularly where no one race dominates the population; that such a church should have close relationship with the denomination; and that cordial relations with churches of other communions are desirable.

Only an alert, active membership can meet conditions existing in such an area.

Newer Residential District

Churches of this group include: (a) suburban churches, (b) churches in the newer urban developments, (c) churches in the still growing Protestant residence areas.

Characteristics: The population shows a high average of intelligence and initiative, moderate means, families with children. There is usually opportunity for immediate development and the best denominational growth. Indeed, the future of the denomination and its work in home and foreign lands is largely dependent upon the cultivation of such areas. Churches in such areas must reckon with the community spirit and the demand that Christians of other denominations shall be included in some kind of church fellowship. Questionnaires sent out by this committee show that this is an acute question and is being met in varied ways, such as "associate," "affiliated," and "congregational" memberships.

The Program of such a district must be preeminently a service of worship, with a strong emphasis upon music; evangelism, kept central in the work of the entire church; strong emphasis upon religious education, with appropriate young people's organizations and the inclusion of vacation Bible schools, schools of missions, life-service conferences to guide in the choice of life work, training-courses for workers, and the like.

Such churches require a *Recreational Program* with social activities. There should be recognition at every point of the place of the *family*. Here families live and children grow. The building should be adapted to such a program and should have as a minimum recreational equipment, a kitchen and a room for rough play, which may be used for other social and educational purposes. Full publicity is required to make this program known to a growing community, with use of bulletin-boards, newspaper advertising, news items, bulletins at the trolley stops, etc. There should be emphasis upon parish contacts, pastoral calls, the work of visiting committees, division of the church into groups—family groups or neighborhood groups.

Church staff: Few churches of this type have more than one paid worker. The second worker should be a religious educational director, who should also have active parish contacts. There should be an office and if possible a secretary, but because of the presence of people of initiative and force, paid service should not be allowed to take the place of volunteer service.

The weight of information developed in the questionnaire is in favor of the use of portable or sectional buildings, unless ample funds are available, and also favors the erection of the educational unit of the permanent plant first.

The *Relation to the Denomination* should be close and not merely during the period of denominational aid. There should be strong emphasis upon missionary work, even during the early days of financial struggle. No

other church is worth building. There should be a sympathetic relationship to the down-town church and the churches in the older residence areas, with mutual understanding regarding the treatment of families, whether their allegiance should be continued with the down-town church or the new church. There should be sympathetic relations with other denominations, preferably through a branch of the City Federation of Churches, this branch functioning in the community in matters of publicity, religious education, including training-schools, week-day schools, and vacation schools, and in appropriate service.

Negro District

The growth of the Negro population of Northern cities has been rapid since the World War. In the North the Negro problem is preeminently a city problem. Moreover, the ministry to Negroes is largely a Baptist opportunity. In Chicago, for example, there are three times as many Negro Baptists as Negro Methodists, and forty times as many as Negro Presbyterians. In the United States one out of every four Negroes is a Baptist church-member. Add the children of Negro Baptist families, and the ratio would be greatly increased.

We must recognize that to meet the need outlined below the reform must start from the conscience of the church, for if the church does not awaken the conscience of the community the need is not likely to be met.

Physical Conditions. There is a general housing shortage with excessively high rentals (from five to fifty per cent. higher than the whites paid for the same buildings). High rentals have compelled taking lodgers. In some instances where investigations have been made, more lodgers than children have been found. (In a particular investigation, thirty-five per cent. were lodgers and 22.7 per cent. were children.)

Condition of the Buildings. In one city investigated, of the houses in the Polish district, seventy-one per cent. were in good repair; in the Bohemian district, fifty-seven per cent.; in the Negro district, only twenty-six per cent. The supply of houses is restricted by the attitude of the whites who seek to segregate the Negroes and to restrict them within too narrow limits, resulting in bad sanitation and ill health. In a recent investigation in Chicago, forty per cent. of the Negroes were living in third-class buildings and forty-five per cent. were living in fourth-class buildings, "frail, flimsy, tottering, unkempt." As a result, health conditions were exceedingly bad. Here the primary responsibility is in housing supply and control, but there is opportunity for the churches to serve through clinics and health centers.

Recreation. The third factor is the lack of provision for recreation; even where there are adjacent playgrounds, recreation centers and beaches, race feeling limits their use by Negroes.

Vice. The fourth condition is the prevalence of vice permitted to take refuge in Negro settlements when driven from white communities by the "righteous" wrath of city officers.

All these conditions help to "warp" the minds of Negro children and produce vicious "brain patterns" for the children and youth.

Religious Conditions. The Negro naturally looks to the church. In it he centers his life. This church allegiance has already been created. It should not be destroyed. Churches are real community centers. The natural leaders of the Negroes are the pastors.

Yet out of a certain group of 100 city pastors, only 7 were found to be graduates of recognized colleges and seminaries; 14 of Negro institutions; 4 with high-school training; 4 who had attended high school; and 71 with no education above the eighth grade; some, no schooling whatever, and many even lacking in moral character. *Baptists of the North need to foster the training of Negro pastors and to provide facilities for it.* Let us remember that the burden of responsibility for Negroes is shifting from the South to the North. Let us not go South to do what we neglect to do at home.

Negro churches as a whole are deficient in religious education. Negro Baptists in the United States have in round numbers a church-membership of 3,000,000; white Baptists of North and South, a membership of 4,800,000. But white Baptists have a total Sunday-school attendance of 3,400,000; while the Negroes have less than 1,000,000. In other words, the Sunday-school attendance of white Baptists is 3½ to 5 of church-members, as against 1 to 3 among Negroes. In New York City the situation is still worse. While there are over 29,000 Negro Baptist church-members, there are less than 5,000 Sunday-school members.

Negroes need better and more commodious church buildings. In New York City, for example, while Negro Baptists have three imposing, valuable properties, an honor to the denomination, and several other good structures, yet many churches are housed in stores or dwelling-houses. Negro churches have suffered from the extortionate rates of money lenders.

Negro Baptists have already become strong allies in the redemption of the city. Let us help them to evangelize and Christianize their own people.

Religious Education

This is a time of great activity in the field of religious education and, as a formative period, is one of great importance. Forms are being created and standards erected that will serve for a generation.

It is the purpose of this study to suggest a Baptist *city* plan and not to deal with the subject of religious education generally.

Recommendations. 1. That the City Union or the cooperating Baptist churches of a city constitute a committee on religious education; that this committee survey, from time to time, the religious educational opportunities and work of the Baptist churches of the city; and have general supervision in behalf of the cooperating Baptist churches of a unified program of religious education.

2. That in each of the cities of the first and second class a religious

educational director be secured by appointment of the City Society, or, in case there is no society, by the cooperating Baptist churches, and in either case in cooperation with the Religious Education Department of the Publication Society; that the city director promote religious education in Baptist churches within the city, including church schools (Sunday, week-day, and vacation schools), summer assemblies, teacher-training classes, and institutes, and cooperative work among young people.

3. That each Baptist church constitute a board or committee on religious education, to be composed of both men and women, to have general supervision for the church of religious and missionary education throughout all departments of the church, including the consideration of the missionary educational program of the pulpit.

The committee urges upon Educational Committees, both of City Unions and of individual churches: the importance of departmental standards and organization; the need of proper buildings and equipment and the practicability of making alterations in old buildings; the necessity of adequate financial support for the church program of religious education; the importance in the church program of educational evangelism, stewardship, missionary education, expressional life, recreation and community service; the wisdom of the establishment in each church of a vacation school and a week-day school of religious education; the organization of adult Bible classes and organized classes generally with provision for expressional life; and the cooperation of all Baptist churches in each of these departments, with due consideration to interdenominational comity and cooperation.

The committee recognizes that it is essential to adapt the proposed program to the various classes of cities. In cities of Class A (classification does not refer to the class of a Standard City Mission Society, but to the size of a city only) it is the understanding that the Department of Religious Education of the American Baptist Publication Society is ready to assist in making effective the organization and program outlined above, including the appointment of a city director of religious education. In cities of Class B, it should be possible to effect a simple organization for Baptists to carry out a cooperative program of religious education. In cities of Class C, particularly, the best organization can be obtained through interdenominational cooperation.

Evangelism

The committee lays down as its basic principle that personal regeneration through faith in Jesus Christ is the necessary approach to the redemption of the city. They point out that while all men have a capacity for religion, and while the sense of God, the recognition of accountability, and the belief in the future life are as existent today as ever, nevertheless it is more difficult to secure the attendance of non-Christians at evangelistic services than heretofore.

It is urged that in every city having three or more Baptist churches there should be constituted a permanent evangelistic committee composed

of ministers and laymen; that wherever there is a Baptist City Union the evangelistic committee should be appointed by it and function through the Union; that strong reliance should be placed upon educational evangelism.

In this connection they report that it is estimated "that only twenty per cent. of the Sunday-school scholars are brought into the church while they are in the school and only twenty per cent. join after leaving the school. That is, on the average, in every class of five, one is converted while in school, one after leaving it, and the other three go away from their teacher unsaved and die in that condition."

It may not be assumed because a boy or girl comes from a Christian home and attends a Baptist Sunday school, that he or she understands the meaning of faith in Christ or the significance of church-membership.

The committee recommends that in every church school a "decision day" should be held, preceded by at least six weeks of careful preparation in connection with which a pastor's class on the significance of church-membership should be held.

Particular emphasis is placed upon the need of a definite, carefully planned campaign of lay evangelism, that is, the enlistment of trained workers going two by two into the homes of the families of the church constituency. In connection with this plan of lay evangelism there should be prepared "responsibility lists" of individuals under the influence of the church or who may be reached through the church. Such campaigns of lay evangelism may well be carried on simultaneously by the several churches of the city, and the goals should be set in terms of responsibility for every individual on the "responsibility list," rather than in numbers.

It is pointed out that this form of evangelism is well adapted to varied city conditions, whether in newer residence areas, in older residence areas, in foreign-speaking quarters, or in university centers.

Social Service

While social welfare deals with causes and is preventive in aim and method, social service is palliative. In healing the sufferers of his day, Jesus was applying the gospel in the form known today as social service. The use of this term grows out of the tendency of our age to specialize and the wisdom of using the phraseology of our times so that we may be understood. An added reason for this emphasis is to correct a misinterpretation of the gospel, which some have regarded as a matter of individual relationship to God, without recognizing the explicit teachings of Jesus regarding human relationships. It is clear that a fair interpretation of the Scriptures permits no such sharp alternative. We may define social service as "a conscious effort to translate and apply the gospel of Christ in terms of practical human helpfulness."

The Protestant church forces today are facing the perpetual process of change in growing American cities, with the result that Protestants are retreating from the areas of greatest need. Social service affords a helpful point of contact with such areas.

Social service for the church may well involve the following considerations: (1) It is the task of the church to create a Christian personnel (the primary task of the church is winning men to personal allegiance to Christ, devotion to whom should lead them into personal conformity to his will); (2) the church may cooperate with and supplement community agencies of social service; (3) the church should think first in terms of cooperative enterprises already launched, and second, in establishing new projects; (4) Baptists may recognize a primary responsibility to their own institutions; (5) the church and its local parish should be the natural field of service for every church; (6) in its teaching ministry the church should exalt Christian brotherhood; (7) churches should cooperate in providing, at least in large cities, a central social service council as a clearing-house for all churches under the auspices of the Federation of Churches; (8) the churches should scrutinize the field for cases of neglect (for example, the present reported necessity of the courts in New York City to commit Protestant Negro children to Catholic institutions).

Contrary to prevailing ideas, it is not necessary to limit social service to down-town or congested districts. Every church should enlist its membership in social ministry. One church in New York has a subcommittee of its educational committee on "expressional life," and last year reported one hundred and fifty people rendering some definite form of service outside of the local church.

Volunteer Service

The committee says: "'The noble army of martyrs have been volunteers; the pioneers in the religious ventures in this as a new land were volunteers, and every forward step taken today in the kingdom, whether it commands the following or stirs the resentments of men, is none the less a step taken by volunteers! The volunteers have been the trail-blazers, enthusiasts, idealists, and always capable of splendid sacrifices."

There is so large a volunteer element in paid service that it is difficult to differentiate between volunteer and paid workers. For the purposes of this study only unpaid volunteer service, outside of the local church, is considered, for it is quite impossible to tabulate volunteer service in the churches.

Suggested fields of volunteer service in modern cities: (1) Church vacation schools—in Pittsburgh thirteen schools out of twenty are conducted without salaried workers; (2) mission Sunday schools—in most churches this is the largest field of volunteer service; in New York and Brooklyn one hundred and sixty-five people are rendering volunteer service in these schools; (3) industrial Bible schools—under this head may be included all types of club and class work, including various organizations like Boy and Girl Scouts; Philadelphia reports one hundred and ten volunteers in this form of work alone; (4) Christian Americanization—the thousands of foreign-speaking communities in America and the occupation of only two hundred and eighty-two of them by our Home Mission Societies

(not including States and cities) shows the necessity of volunteer service by the churches in this tremendously important field; (5) administrative service in connection with city organizations—this opens a large field for men and women on boards and committees as physicians, lawyers, real estate men, practical builders, etc. Three physicians in New York City, one of them a physician of the Life Extension Institute, have just devoted one night a week for eighteen weeks in giving physical examinations to sixty-one missionary workers in that city.

The committee calls attention to the tendency of most city societies to select men for places of responsibility and honor and the unfairness of assigning women to service in auxiliaries only.

Enlistment of volunteers. Volunteers are classified as (a) individuals of initiative definitely seeking a task—these are few—and (b) individuals who are glad to respond to a call but wait to be called—and they are many. This group includes a large number of young people whose training and future service are dependent upon action. As a stimulus to volunteer enlistment the committee suggests the following: (1) Constant emphasis upon the need of such service; (2) advertising of all kinds; (3) constant and personal, prayerful effort to secure volunteers; (4) appeal to volunteers by citing specific needs, rather than making an appeal in general terms; (5) the City Society making its volunteer service a matter of thought and definite organization and responsibility—four cities that have done this are cited by the committee as being particularly successful: New York, Brooklyn, Buffalo, and Pittsburgh; (6) volunteers respond to appreciation—let letters of appreciation be written and lists published; (7) cultivate an "esprit de corps" among volunteers by holding Volunteer Conferences twice a year, and having "get-together" suppers; (8) establish a Christian motivation by constant emphasis that the work is done *for Christ.*

How volunteer service is lost: (1) By the lack of cooperation on the part of the pastors—"If it is true that a church which gives to missions, thereby increases its own financial prosperity, will it not also be true that a church which gives service outside, will release new life and vitality for its service within the church?"; (2) through a woeful lack of every-member canvassing for the giving of consecrated personality; (3) through thoughtless criticism of volunteers by paid workers; (4) through lonesomeness of the task and an inevitable sense of discouragement; (5) through race and class prejudice.

The Training of Volunteers. Special courses should be given in denominational schools, in summer assemblies, in training-schools, and special classes should be set up by the City Societies and withal the volunteer service should be under competent supervision.

The committee points out in conclusion that the strategy of Jesus was the strategy of cities. So too was the strategy of Paul. This must become the strategy of the modern church if we would win America and the world for Christ.

State City Plan

This committee found it impracticable to report their findings at the Washington Conference. Therefore the report must await action of a conference to be called at Seattle before the full observations of the committee are presented.

The committee reports that their study shows that there are over one hundred cities in the territory of the Northern Baptist Convention in which there are three or more Baptist churches without a city organization, and that there is a considerable number in which there are two Baptist churches with no affiliation between them.

The committee urges that there should be a very definite understanding between Standard City Mission Societies of Class A and Class B and the Convention of the State in which they are located in respect to the territory to be covered by the City Union, urging that the field of operation of a City Union should include near-by communities whose interests are closely related to the city life, but that there should be a clearly defined limit.

The committee commends the present plan of making missionary apportionments or quotas to the churches of a given city through the State Convention or State Board of Missionary Cooperation, the only exception being the New York Metropolitan area.

After approval at the Seattle conference the report of this committee will be included in the volume to be published.

Findings of the Washington City Planning Conference

City Planning

As Christian citizens our people should be urged to interest themselves in cooperation with the municipalities, with a view to safeguarding the interests of the churches in the City Planning Movement. Special attention is called to unfortunate zoning regulations in certain cities where churches are debarred from certain residence areas. It is neither fair nor sane for church men to disregard city planning.

Protestant City Planning

In view of the vast areas of spiritual destitution in the cities we advise our churches to determine their united policy in the light of the needs of the neighborhoods and population groups as well as the growth or prestige of the denomination. To this end there should be hearty cooperation with other evangelical bodies in the local Council or Federation of Churches of the city or the section in which such an organization is needed.

Baptist City Planning

We call upon our constituency in the cities to face their task, not as separate church units, but as a united denomination and to seek to

develop the sense of denominational responsibility for the Baptist share in a ministry to the whole city, with loyalty to the local church as a means to the larger end. This involves the substitution of denominational solidarity for congregational selfishness.

The Down-Town District

That it should be the general policy of the denomination and where necessary, involving cooperation of the city organization, to maintain strongly at least one down-town church which (1) may minister to the adjacent populations, including transients, (2) may sustain an intimate relation to the moral and civic problems of the city's life, and (3) may furnish a rallying center for the denomination easily accessible from all parts of the city. We observe that some down-town churches are providing equipment with income-bearing features in order to assure a larger ministry to make their future secure.

The Newer Residence District

That according to the consensus of successful experience in establishing churches in newer residential districts of our cities, (1) the building sites provided should be located with a view to the fullest advantage of publicity and convenience and should be ample for future expansion and (2) the educational unit usually should be erected thereon first. We find that in most cases where these newer churches cherish a purpose or recognize an obligation to serve the entire unchurched community some form of "associate" or "affiliate" membership is provided for and has proved generally successful.

The Polyglot and Foreign District

The Conference concurs in the judgment of the subcommittee that in training workers for leadership among foreign-speaking peoples some provision should be made for augmenting the regular course of study in a foreign language by a course of advance study in the English language if possible at a standard seminary.

An adequate salary standard for our foreign-speaking pastors should be recognized, and the workers encouraged to qualify for it. The needs of the younger generation for services in the English language must be recognized and met. A constant and careful check up on the program of activities in Christian Centers must be kept in order to assure the desired results in view of the fact that we are still in the initial and experimental stage of developing this work. English-speaking churches who find themselves situated in contact with foreign-speaking or polyglot population groups should adopt this program with the design of meeting the needs of this element of the community life. In view of the fact that many city churches find themselves in close proximity to Jewish people who are religiously adrift, it is urged that all possible avenues of approach and ministry to them be thoroughly explored.

The Negro District

We recommend that the leaders in white churches take steps to promote contacts with the colored leaders, and arrange frequent conferences with them so that, together, they may make a careful study of local Negro situations. That in order to develop a strong leadership the entire matter of training such a leadership should be given fresh consideration by the two Home Mission Societies.

Social Service

We recommend that the Northern Baptist Convention immediately enlarge and strengthen its Department of Social Service, and give itself whole-heartedly to the instruction and inspiration of every pastor in the Convention, to make him a leader of his people in the application of the teachings of Jesus to modern conditions, and sympathetic with the importance of the service of young people as well as older men and women in various wider avenues of social welfare and social service, both community and interdenominational.

The Church and Industrial Problems

The growth of cities is directly associated with the growth of modern industry, with its concentration of machinery, mass production, and consequent concentration of manual workers. The church in the city therefore is confronted with and is involved in the social problems created by industry. Church leaders must be intelligent concerning the issues and problems involved and make diligent inquiry as to the mind of Christ regarding them. The Conference calls attention to the available material and suggested methods of group study of these problems put forth by the Committee of the Inquiry as to the Christian Way of Life and Industry.

The Church and Social Welfare

In considering this and the closely related matter involving the church and social service the Conference was reminded that the relation of social service and social welfare was analogous to that of relief and aid demanded by a railroad wreck and the primary problem of safeguarding life with a view to preventing wrecks.

The State City Plan.

The Conference is strongly of the opinion that the State Conventions should prosecute with greater vigor the cooperative denominational work in smaller cities through a Baptist City Union, and that care should be exercised to promote the closer coordination of city and State work in the larger cities.

The City Plan of Evangelism

In giving most earnest consideration to the vital importance of a city-wide program of evangelism as well as evangelism in the local church,

the Conference urges that no single method be exclusively relied upon. The most wholesome and satisfactory results are to be obtained by enlisting and training for constant service the largest possible number of wise and consecrated personal workers.

The Conservation of Denominational Forces and Resources

The Conference urges the most careful consideration of the report on "Conservation of Denominational Forces and Resources," and by action approved the following:

That we request The American Baptist Home Mission Society to publish a pamphlet suggesting methods of making various types of surveys.

That we request The American Baptist Home Mission Society to fill the position of "Survey Director."

That money given by Baptist organizations to individual churches should be carefully protected by mortgages.

Future Conferences

The Conference voted unanimously that: Another conference following the general lines of the Washington Conference should be projected with a more direct consideration of these problems from the standpoint of practical church administration and program, this Conference to meet biennially on a national basis, and that provision be made for promoting regional conferences annually under the auspices of the Committee on City Missions of the Northern Baptist Convention.

We submit the usual statistical material in behalf of the City Mission Committee.

Municipal City Planning

W. P. Lovett,
C. H. Sears,
P. G. VanZandt,
Faith Williams, *Chairman.*

Social Welfare City Planning

Miss Allene Bryan,
Eugene Foster,
G. B. Gallup,
Frank Lorimer,
W. P. Lovett,
Mrs. G. M. Mathes,
Archie McDonald,
O. J. Price,
C. C. Stillman,
Harry Stone,
Burton Wilcox,
A. R. Petty, *Chairman.*

Protestant City Planning

Mrs. G. S. Daugherty,
F. A. Hayward,
Mrs. C. A. Macey,
F. W. Padelford,
C. E. Tingley,
H. C. Gleiss, *Chairman.*

Distribution and Conservation of Forces and Resources

Mrs. C. D. Eulette,
James Francis,
H. R. Husted,
Bruce Kinney,
J. N. Lackey,
W. Q. Rosselle,
O. T. Steward,
J. F. Watson,
Mrs. Katherine Westfall,
H. C. Whitcomb,
C. L. White,
W. E. Woodbury,
A. W. Beaven, *Chairman.*

Down-town District

C. A. Brooks,
J. L. Cheney,
B. C. Clausen,
Harry Freda,
J. F. Herget,
Mrs. G. C. Moor,
A. H. C. Morse,
Mrs. John Nuveen,
John Snape,
M. J. Twomey,
Clinton Wunder,
E. L. Dakin, *Chairman.*

Polyglot and Foreign District (Including Jews)

Mrs. W. S Abernethy,
Frank Anderson,
A. W. Anthony,
O. Brouillette,
A. A. Forshee,
G. A. Hagstrom,
John Hestenes,
Mrs. G. A. Jackson,
A. V. Mangano,
Miss C. E. Norcutt,
Mrs. I. H. O'Harra,
D. B. MacQueen, *Chairman.*

Industrial District

B. I. Davis,
E. C. Herrick,
Mrs. H. H. Skerrett,
A. H. Stanton,
W. C. Chappell, *Chairman.*

Older Residential District

A. M. Bailey,
A. C. Baldwin,
A. K. DeBlois,
R. K. Kelly,
M. F. Sanborn,
J. M. Moore, *Chairman.*

Newer Residential District

Millard Brelsford,
G. E. Dawkins,
Mrs. M. G. Edmands,
J. B. Fox,
C. M. Gallup,
E. E. Gates,
A. E. Peterson,
F. M. Swaffield,
G. P. Beers, *Chairman.*

City Mission Statistics

NAME OF CITY	Population (1924 Census), Estimated	Population (Metropolitan Area)	Number of Churches	Church Membership	Percentage, foreign born or Mixed Parentage	Classification of Organization	American Baptist Home Mission Society	—	Woman's American Baptist Home Mission Society	The American Baptist Publication Society	Board of Missionary Cooperation	Other Agencies	Total Budget
Albany, N. Y.	772,184	1,651,497	102	43,433	73.9	"A"	$4,500.00	.....	.....	$300.00	$17,590.47	$33,570.97	$55,741.06
Boston, Mass.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bridgeport, Conn.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo, N. Y.	575,000	750,000	27	8,000	.75	"A"	7,227.16	.....	.....	2,833.38	26,487.93	1,120.00	33,325.27
Cambridge, Mass.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Camden, N. J.	130,000	200,000	20	6,136	.40	"B"	.....	$2,586.00	.....	.....	.....	23,861.21	20,598.19
Chicago, Ill.	3,100,000	3,300,000	89	25,386	.72	"A"	7,737.50	.....	.....	2,237.50	28,383.25	22,051.07	69,005.54
Cincinnati, Ohio	408,000	600,000	22	9,981	.....	.....	.....	.....	.....	3,089.51	.....	.....	.....
Cleveland, Ohio	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbus, Ohio	272,000	.....	9	2,700	.05	.....	.....	.....	.....	.....	10,104.51	352.93	10,443.71
Dayton, Ohio	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Denver, Colo.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Des Moines, Iowa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detroit, Mich.	1,257,000	1,500,000	41	14,000	.65	"A"	5,150.00	3,308.00	2,020.00	31,526.79	105,725.35	146,730.14	
Duluth, Minn.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Elizabeth, N. J.	120,000	.....	3	1,000	.60	.....	.....	.....	.....	.....	.....	.....	.....
Erie, Pa.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fall River, Mass.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Flint, Mich.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Rapids, Mich.	150,000	200,000	9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford, Conn.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Indianapolis, Ind.	360,000	360,000	30	9,439	.13	"B"	.....	.....	.....	.....	.....	13,681.32	13,681.32
Jersey City, N. J.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kansas City, Kans.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kansas City, Mo.	421,925	500,000	34	14,784	.68	"A"	2,698.67	.....	.....	100.00	912.00	28,787.46	32,498.13
Los Angeles, Calif.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lowell, Mass.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lynn, Mass.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Milwaukee, Wis.																
Minneapolis, Minn.	417,280	674,375	24	9,674	.28	"B"								37,647.71	37,647.71	37,647.71
Newark, N. J.																
New Bedford, Mass.																
New Haven, Conn.	200,000	175,000	9	2,670	.25											6,000.00
New York	7,910,415	28,306	62	28,306		"A"	14,885.78			2,661.94	62,265.24	49,094.95	731,432.58			
Manhattan	2,262,114				.79											
Bronx	871,552				.68											
Richmond	130,697				.58											
Westchester	222,536															
Brooklyn	2,196,210		50	22,941	.69	"A"	5,526.98			450.00	33,421.34	10,118.36	54,272.24			
Queens	554,931				.56	"B"	5,239.45		34.20	196.47		11,381.65	16,851.77			
Omaha, Neb.	210,000	225,000	21	8,000												
Paterson, N. J.																
Philadelphia, Pa.																
Pittsburgh, Pa.																
Portland, Ore.																
Providence, R. I.																
Reading, Pa.																
Rochester, N. Y.	350,000	320,000	37	12,000	.65	"A"	3,905.77				7,912.28		13,054.16			
St. Louis, Mo.																
St. Paul, Minn.																
Salt Lake City, Utah.																
San Francisco, Calif.																
Scranton, Pa.	140,000	140,000					1,260.00					540.00	1,800.00			
Seattle, Wash.	350,000	400,000	14	4,150								1,200.00	1,200.00			
Spokane, Wash.																
Springfield, Mass.	144,227	144,227	8	3,838	.30							1,925.00	1,925.00			
Syracuse, N. Y.	185,000	185,000	8	6,000	.43											
Tacoma, Wash.																
Toledo, Ohio																
Trenton, N. J.																
Utica, N. Y.																
Washington, D. C.	500,000	500,000	27	13,500						1,200.00	112,072.11	113,272.11				
Wilmington, Del																
Worcester, Mass.	200,000	200,000	16	3,929	.50						4,400.00	4,400.00				
Youngstown, Ohio	160,000	200,000	10	3,300												
Yonkers, N. Y.																

Directory of City Mission Societies

NAME OF CITY	NAME OF ORGANIZATION	NAME AND ADDRESS OF EXECUTIVE SECRETARY
Albany, N. Y.	Albany Baptist Missionary Union.	
Boston, Mass.	Boston Baptist Bethel City Mission Society.	Archibald A. Forshee, 23 Alston St., Dorchester, Mass.
Bridgeport, Conn.	Bridgeport Baptist Council	
Buffalo, N. Y.	The Buffalo Baptist Union	E. Herbert Dutton, 373 Woodward Ave.
Cambridge, Mass.		
Camden, N. J.	Camden Baptist Church Extension Society.	C. R. Hench, 117 North 36th Street
Chicago, Ill.	Baptist Executive Council of Chicago.	Benjamin Otto, 2328 S. Michigan Ave.
Cincinnati, Ohio	Cincinnati Baptist Church Union.	Samuel H. Bowyer, Acting Secretary.
Cleveland, Ohio	Cleveland Baptist Union	
Columbus, Ohio	Columbus Baptist City Mission Society.	Walter M. Schneider, 1679 S. High Street.
Dayton, Ohio	Council of Churches	
Denver, Colo.	Denver Baptist Union	
Des Moines, Iowa		
Detroit, Mich.	Detroit Baptist Union	H. C. Gleiss, 810 Ford Bldg.
Duluth, Minn.		
Elizabeth, N. J.		
Erie, Pa.		
Fall River, Mass.		
Flint, Mich.		
Grand Rapids, Mich.	Baptist City Mission Society	R. E. Billings, Savings Bank Bldg.
Hartford, Conn.	Hartford Baptist Union	
Indianapolis, Ind.	Federated Baptist Churches of Indianapolis.	F. A. Hayward, 727 Occidental Bldg.
Jersey City, N. J.	Hudson Baptist Union	
Kansas City, Kans.	Baptist Union of Kansas City, Kans., and Vicinity.	
Kansas City, Mo.	Kansas City Baptist Union	C. P. Jones, 1107 McGee St.
Los Angeles, Calif.	Los Angeles Baptist City Mission Society.	J. B. Fox, 313 W. 3d St.
Lowell, Mass.		
Lynn, Mass.		
Milwaukee, Wis.	Milwaukee Baptist Union	D. W. Hulburt, 1717 Wells St.
Minneapolis, Minn.	Baptist Union of Minneapolis,	J. J. Runyan, 529 Second Ave.
Newark, N. J.		

Directory of City Mission Societies—Continued

NAME OF CITY	NAME OF ORGANIZATION	NAME AND ADDRESS OF EXECUTIVE SECRETARY
New Bedford, Mass. .	.....	.....
New Haven, Conn. ..	City Missionary Association .	Miss Lilias L. Burton, 339 Orange St.
New York, Manhattan, Bronx, Richmond, Westchester	New York City Baptist Mission Society.	C. H. Sears, 276 Fifth Ave.
Brooklyn and Queens	Baptist Church Extension Society of Brooklyn and Queens.	C. H. Sears, 276 Fifth Ave.
Omaha, Neb.	Omaha Baptist Union	G. L. Sharp, 211 Davidge Bldg.
Paterson, N. J.	.....	.....
Philadelphia, Pa.	Baptist Union of Philadelphia and Vicinity.	Orlando T. Steward, 1701 Chestnut St.
Pittsburgh, Pa.	Pittsburgh Baptist Association	W. C. Chappell, 832 Bigelow Blvd.
Portland, Ore.	.....	.....
Providence, R. I.	.....	.....
Reading, Pa.	.....	.....
Rochester, N. Y.	Baptist Union of Rochester and Monroe County.	Alfred E. Isaac, 43 N. Fitzhugh St.
St. Louis, Mo.	St. Louis Baptist Mission Board.	S. E. Ewing, 706 Security Bldg.
St. Paul, Minn.	.....	.....
Salt Lake City, Utah	.....	.....
San Francisco, Calif. .	San Francisco Bay Cities Union.	C. E. Tingley, 1213 Humboldt Bank Bldg.
Scranton, Pa.	Baptist City Mission Society of Scranton and Vicinity.	W. G. Watkins, 1300 W. Gibson St.
Seattle, Wash.	Seattle Baptist Union	J. F. Watson, 431 Burke Bldg.
Spokane, Wash.	.....	.....
Springfield, Mass. ...	Springfield Baptist Missionary Union.	M. W. Towne, 103 Garfield St.
Syracuse, N. Y.	Baptist Missionary and Social Union.	A. H. Wright
Tacoma, Wash.	.....	.....
Toledo, Ohio	Toledo Baptist Union	.....
Trenton, N. J.	Trenton Baptist City Mission Society.	.....
Utica, N. Y.	.....	.....
Washington, D. C. ..	Columbia Association of Baptist Churches.	H. W. O. Millington, 320 Woodward Bldg.
Wilmington, Del.	.....	.....
Worcester, Mass.	Worcester Baptist City Mission Board.	F. H. Sawyer, 20 Westminster St.
Yonkers, N. Y.	.....	.....
Youngstown, Ohio ...	Youngstown Baptist City Mission Society.	David Morris, 11 S. Garland Ave.

Negro District

Mrs. A. H. Boyce,
Mrs. John Chapman,
A. H. Finn,
F. M. Goodchild,
T. L. Hickman,
A. LeGrand,
E. W. Moore,
A. C. Powell,
L. K. Williams,
Benjamin Otto, *Chairman.*

Religious Education

W. E. Chalmers,
S. B. Hazzard,
O. F. Laegeler,
Mrs. F. S. Osgood,
W. E. Raffety,
H. G. W. Smith,
Mrs. F. W. Tomlinson,
W. G. Towart,
W. F. Wilson,
C. N. Arbuckle, *Chairman.*

Evangelism

J. T. Crawford,
A. A. Forshee,
W. F. Harper,
A. G. Johnson,
C. P. Jones,
Mrs. W. A. Montgomery,
P. H. Seise,
H. F. Stilwell,
F. E. Taylor,
J. S. Ebersole, *Chairman.*

Social Service

S. Z. Batten,
A. J. Bonsall,
T. F. Chambers,
Miss Helen Hudson,
Mrs. F C. Nickels,
J. J. Runyan,
E. A. Valient,
W. P. Lovett, *Chairman.*

Volunteer Service

Herbert Agate,
Miss Alice Brimson,
E. T. Dahlberg,
Miss Grace Daland,
Miss C. A. Estabrook,
Louis Kaiser,
Mrs. Washington Laycock,
Pres. W. G. Spencer, *Chairman.*

State City Plan

A. V. Allen,
Mrs. A. V. Allen,
E. H. Dutton,
C. E. Goodall,
H. A. Heath,
Joseph Lloyd,
Mrs. J. D. Rough,
Mrs. W. P. Topping,
C. M. Dinsmore, *Chairman.*

Findings of the Washington City Planning Conference

Alice Brimson,
E. H. Dutton,
C. A. Brooks, *Chairman.*

Baptist City Plan Committee

E. H. Dutton, *Secretary,* Charles H. Sears, *Chairman.*

In behalf of the City Mission Committee,

Charles H. Sears, *Chairman,*
S. E. Ewing, *Secretary.*

217. The "Budget in a Picture" was presented by a group of young people of many races, representing the work of the Woman's American Baptist Foreign Mission Society.

218. The following report of the Committee on Near East Relief was presented by Rev. C. M. Gallup, of Rhode Island, and, on his motion, was adopted:

Report of the Advisory Committee on Near East Relief

To the Northern Baptist Convention:

I. The Work Overseas

The constituency of the Northern Baptist Convention should rejoice to feel that they have had a large share in one of the most practical and far-reaching phases of Christian service—that of Near East Relief, the organization chartered by the United States Congress to represent America in the Near East.

The past year has seen the continuance of a work that has proved notable for its life-saving, child-feeding, and life-restoring elements. Thousands of unfortunate refugees, driven out of Turkey and their ancestral homes, have found America their friend through this national agency. The Annual Report of Near East Relief was presented about March first this year to the Senate by its presiding officer, Vice-President Dawes, calling attention to the "Dawes plan" of recovery for the Near East through ways and means of international reconstruction, which in principle American philanthropy has attempted to demonstrate.

In Greece with a starving refugee influx equivalent to one-quarter of her normal population; in Syria and Palestine, with one-fifth of a million Armenians and Syrians who had fled into Christian mandate territory for protection; in Russian Armenia, with a population one-third refugee; nearly all these fugitives being without property, without cash, without credit, without food and clothing, without medical care, having suffered everything in their flight—the loving heart of America has done a most commendable work.

Feeding, clothing, and sheltering refugees, stamping out contagious and infectious diseases, finding employment for older boys and refugees by providing various forms of industry, helping in rebuilding shelter and

reclaiming land, increasing farm production by including agricultural experts on its staff, distributing clothing in exchange for labor or food supplies when possible so as not to pauperize the unfortunates, reopening closed rug and handiwork industries to aid young women and widows, inspiring leadership, aiding the native governments in the diplomatic solution of international problems, and building up morale—this work has been well characterized by a New York pastor as "the lever by which America has been able to lift a whole section of humanity." He also says it is "one of the all-too-rare continuing idealisms of America."

Thirty-eight thousand children are now in Near East Relief institutions, or under their direct supervision. During the past calendar year—one of political and economical readjustment in the Near East—12,000 children have been placed in homes, adopted, apprenticed, or otherwise taken care of in a comparatively normal way. Through American philanthropy approximately 555,000 persons have been reached, of whom the majority were women and children. In February supplemental feeding was begun for 7,000 children in refugee camps, where the most acute and pitiable conditions exist. The number of children so fed should be multiplied until harvest.

The placing out of children has continued at the rate of one child every ten minutes of each working day throughout the past two years. In every case personal consideration is given to the individual child and to the safeguarding of his future. Personal instruction and later supervision is required in every home or environment in which a child is placed. In the opinion of some, the outplacing has been too rapid for the good of the children, but it has been necessitated by financial limitations and the desire of the people of America and of the churches that the responsibility be progressively given back to the nationals.

The children now being graduated with their trades are giving promise that they will furnish a considerable share of the leadership for those countries in the future, leadership in agriculture, industry, education, and religion. Individual initiative is not buried under institutionalism but is sought by the personnel and developed in as large a measure as possible. Special attention is given to many children who show aptitude for special lines of endeavor. Life ideals are cultivated as well as technical talents. It is not too much to say that most of the children go out with a spirit of trust instead of fear; with the American psychology of success in place of the native Oriental fatalism; with a desire for service rather than revenge; with the Western business principles rather than the Eastern method of barter; and in most cases with a Christian experience added to the Christ of the Creed or the Christ of History to whom their ancestors for generations have been faithful unto death. This new spirit will work as a leaven to produce great changes in the next generation or two. In proportion as we are able to save and train these children, in that proportion will the old ideals of Jacob—craft, cunning, and guile—give place to "that mind which was also in Christ Jesus"—love, service, and reconstruction.

The religious training of the orphans in the institutions is not being

neglected. They are trained by their native pastors and teachers in the history and worship of their fathers, and in addition to this get the Western evangelical interpretation of Christianity and the finest example of Christian living from the orphanage personnel, which as it has been reduced in number, includes an increasing percentage of those who are capable of giving this service besides other duties. Initial steps have been taken in Constantinople to form a council representing all the religious groups involved, to promote the religious nurture of the children. Thus the work which began as humanitarian relief, is coming to be one of the fine examples of practical missionary work.

II. The Work of Your Committee

Since the last Northern Baptist Convention, your Committee has assisted Near East Relief by advising relative to its major policies and by bringing the work to the attention of Baptist churches and Sunday schools. Presentations have been made and resolutions passed by State Conventions, Associations, and Summer Assemblies, including the Baptist Young People's Union Convention at Denver. It has not been considered necessary for your Committee to have a formal meeting during the year, but its members have been kept in touch with the work through correspondence, literature, and occasional Bulletins.

Last September the Chairman of your Advisory Committee met with the foreign mission secretaries, Sunday-school executives, and chairmen of Near East Relief Advisory Committees of the various religious bodies in a two-day conference to consider the development of the work both overseas and at home. Mr. Wm. B. Lipphard and Dr. Herbert Hines of our Convention were also present. The recommendations of the Findings Committee, of which your Chairman is a member, appointed at the opening session, have been followed since that time as major policies of the organization.

It has been the plan for our churches and Sunday schools to take an offering once a year, at such time as the Near East Relief office requests and the pastor finds opportune. Your Committee sent letters to the pastors in connection with the Golden Rule Observance for 1924 asking for cooperation in the home observance, and for an offering from churches that had not given one or arranged for one at another time. This letter included a special communication for the President of the Baptist Young People's Union, which was asked to interview people and secure their pledges to eat an orphanage dinner on Sunday, December 7th. Dr. Herbert Hines, of Kankakee, Illinois, and Mr. H. F. Smaltz, of Brooklyn, New York, have given valuable counsel and aid on the Young People's Advisory Committee on Near East Relief. Doctor Hines is Chairman of the B. Y. P. U. Advisory Committee on Near East Relief, and Mr. Smaltz is a member of the Committee. Dr. M. P. Boynton of our Committee has been chairman of the Advisory Committee to the Chicago office of Near East Relief.

A letter was sent also to the Sunday-school superintendents suggesting

that the schools continue their cooperation with the State Director of Near East Relief by presenting the work and taking offerings in connection with the Golden Rule Observance or on such other date as the State Director might request, if convenient.

Dr. W. Edward Raffety, a member of this Committee, continues to serve also as Chairman of the International Council of Religious Education Advisory Committee on Near East Relief, and at the annual meeting of the Executive Committee of the Council in February, made a fine comprehensive report of the work accomplished through the Sunday schools of the country. The Council passed unanimous and favorable action commending the work and continued the same Advisory Committee. Doctor Raffety is also a member of the World's Sunday School Association Committee on Near East Relief, and both Committees are constituent parts of the Religious Nurture Committee on Near East Relief.

It must be kept in mind that Near East Relief is endeavoring to obtain support in community efforts, from lodges, clubs, and other organizations, but as in the past the churches are the main reliance for causes like this, causes of enduring value with a constructive program, and this is the more true as we get farther away from the date of the Smyrna disaster and the deportations.

III. Recommendation

We recommend that the Convention take the following action:

"The Northern Baptist Convention desires to express its full commendation of the developments of the Near East Relief work in the land that gave us the Saviour and the Book. We especially approve the constructive training that is being given for educational, vocational, and religious leadership in the coming generation.

"Because there are still several thousand children who must remain in the institutions until they reach the age and condition of self-support, we bring to the attention of our pastors, Sunday-school superintendents, editors, and other officials the need for the continued support by our churches and schools.

"We rejoice in the renewed missionary value that has developed through the work of Near East Relief and in the religious educational value of its presentation in our churches and schools in this country.

"We approve the Golden Rule Observance for December, 1925.

"We hereby continue the Convention's Advisory Committee on Near East Relief."

In behalf of the Committee,

John M. Moore, *Chairman.*

219. The following report of the Delegates of the Northern Baptist Convention to the Federal Council of the Churches of Christ in America, together with a report to the constituent bodies of the Federal Council, was presented by the Recording Secretary, and, on his motion, was adopted:

Report of the Delegates of the Northern Baptist Convention to the Federal Council of the Churches of Christ in America

To the Northern Baptist Convention:

"The Christian Churches represent the greatest body of uniform conviction and purpose in the nation, and they are increasingly speaking with a common voice and acting with a common program." The statement of Dr. Robert E. Speer, our leader during the past four years, had practical illustration in the Fifth Quadrennial session of the Council, at Atlanta, in December, where a distinctly higher level of Christian cooperation was attained. In spiritual, interpretative, and prophetic worth no single church group could possibly have grown such rich clusters of fruit as were exhibited by the twenty-eight church bodies united in this quadrennial.

The whole program through the six days was characterized by an inner spirit of loyalty to Christ and the conviction that every phase of united church work must be fervent with the evangelistic spirit. The demand of the Christian conscience for the outlawry of war, the attitude of our churches toward international and racial relations, seeking to meet manhood with manhood, the meaning of the gospel in economics, in industry, and in social welfare, were convincingly demonstrated. We cannot afford to let Cæsar have what belongs to God.

In reviewing what we have to learn from the four years Doctor Speer said: "The churches must not be intimidated from doing what they ought to do because of fear of making mistakes or of doing what they ought not to do. People would be surprised to trace, as some have done, the origin of the complaints against the Church (for speaking on national and international matters). They would find persons and organizations behind them that they would little expect."

The Hon. Cyrus E. Woods, the former ambassador, wrote of our relations with Japan, "The Japanese Exclusion Act was, in my judgment, an international disaster of the first magnitude, a disaster to American diplomacy in the Far East, a disaster to American business, a disaster to religion and to the effective work of our American churches in Japan." Rev. A. K. Reischauer, of the National Council of Japan, made an admirable address, and Rev. K. Tsunshima presented a large book of choice designs drawn by Japanese Sunday-school children to show their gratitude for relief sent after the earthquake. Doctor Speer well says: "That there is a common mind among the churches is illustrated in an unforgettable way by the reaction among them against discriminatory treatment of the Japanese in our recent immigration law. With practical unanimity the great Christian bodies of the country have voiced their conviction that they cannot rest until a more Christian method of dealing with this great racial problem is found."

Justice and good-will between whites and blacks was discussed with equal plainness and sympathy. Southern leaders like Rev. M. Ashby

Jones, of Atlanta, and Bishop Frederick F. Reese, of Savannah, affirmed that Christ must be taken seriously in our race relations. They were followed by Bishop George C. Clement, of the African Methodist Zion Church, and President John Hope of Morehouse College, who urged that we apply the spirit of the gospel in genuine earnestness.

A new, unusual, and yet most worth-while Conference on Financial and Fiduciary matters, of which Dr. Alfred Williams Anthony is organizer and Pres. Cowling, of Northfield College, is chairman, will make its work known later.

A new committee was formed to promote good-will between Jews and Christians with the Rev. John Herring as its secretary.

It was declared that to train children and youth for citizenship and Christian service is the business of the church and cannot be delegated to other bodies with any hope that it be properly done. "There should be a school of religion in every church in America . . . to teach the Bible, Church History, the doctrines of the faith, and the Church's activities in the world."

Beside some already mentioned, there came from abroad Rev. Adolph Keller, of Zurich, Switzerland, at the head of the Central Bureau for Relief of the Evangelical Churches of Europe; Prof. Julius Richter, of the University of Berlin; Rev. Samuel W. Zwemer, of Egypt; Rev. T. Albert Moore, from the Joint Committee of Union of Canada; and Sir Willoughby Dickinson, of London, honorary secretary of the World Alliance for International Friendship through the Churches.

There were also present and participating in the sessions the presiding officers of ten of the larger church bodies, including our own President Carl E. Milliken, together with an unusually large number of bishops and other leaders of the different churches, among them Gov. William E. Sweet, of Colorado, Hon. W. J. Bryan, Justice Florence E. Allen, of the Supreme Court of Ohio, Prof. James T. Shotwell, of the Carnegie Foundation for International Peace, President Mullins, Dr. Carter Helm Jones, and other officers and ministers of the Southern Baptist Convention. Bishop Reese, and Thornton Whaling, of the General Assembly of the Presbyterian Church in the United States, Moderator Rockwell H. Potter, of the National Council of the Congregational Churches, and President Milliken brought to us most stirring and welcome messages. The Synod of the Province of Sewanee sent special visitors, to sit with the Council, and to express the hope that the Protestant Episcopal Church would soon be a full constitutent member of the Council.

Two fine Messages were sent out, one of Fellowship to the Churches in America, and one of High Appreciation to the Churches of Other Lands.

Of great significance was the report of a strong Committee on Future Policies in Cooperative Work. This report urged the common and fundamental duty of direct evangelism, an immediate, adequate, and better-equipped effort by the churches to meet great human emergencies with mercy

and relief, undiminished effort to set forth the Christian view of social, racial, economic, and international relationship, a careful restudy of the rural problems of the churches, a wise expansion of the Department of Research, in no instance to announce a policy for any church or for the Council, but to make its results available for all the Churches, an adequate study of the place of women in the work of the Council, the increase of the fifty city and six State Councils for Christian Cooperation and the fostering of the most sympathetic relations between them and the Federal Council, the continued study of the relation of interboard bodies to each other and to the Council, the cultivation of the most harmonious relations with all voluntary bodies engaged in similar tasks. Notice was taken of the increased purpose on the part of the Churches to use the Council to express their convictions in matters of common interest and responsibility.

Our officers for the new quadrennium are: President, Rev. S. Parkes Cadman, the first active pastor to be so elected; General Secretaries, Rev. Charles S. Macfarland and Rev. Samuel McCrea Cavert; Treasurer, Frank H. Mann; Recording Secretary, Rev. Rivington D. Lord; with Bishop John M. Moore, of the M. E. Church, South, as Chairman of the Executive Committee; and as Vice-chairmen, our own Dr. Clarence A. Barbour, Rev. John Baltzer, of St. Louis, President of the Evangelical Synod of North America, and Rev. L. K. Williams, of Chicago, President of the National Baptist Convention.

The churches of the Federal Council united in evangelism, temperance, education, social service, study, and research, and in many local and rural communities, for racial good-will, and for international justice and peace with the churches of other lands, present a wide range of world service that no one church body could undertake. Higher than common toil in these concrete areas stands out the steadily increasing solidarity among the Protestant Churches.

We deeply appreciate the message of President Coolidge: "Profoundly impressed with the high ends and thoroughly practical achievements of the Council, I desire to express my high hopes for the fullest measure of useful service on the part of this splendid organization."

ALBERT G. LAWSON, *Chairman,*
ROBERT A. ASHWORTH, *Secretary.*

WORKING TOGETHER

To the Constituent Bodies of the Federal Council of the Churches of Christ in America:

A pastor who attended the Quadrennial Meeting of the Federal Council of the Churches at Atlanta last December summarized its significance in the discriminating words, "The outstanding impression left by the sessions of the Federal Council is that American Protestanism is becoming a unit."

Certainly no one who has observed the life of the churches in America during recent years can doubt that there is an enlarging acquaintance across denominational lines, a deepening trust among the denominations, a clearer consciousness of common purposes, and a greater readiness for cooperative service.

To the fact that there is an underlying spiritual unity among the evangelical churches the Federal Council of the Churches owes its existence. The Council grows in strength just in proportion to the growth of the spirit of mutual understanding and the recognition of common tasks among the churches.

For if Christians really feel and think together they will desire to act together. Common experiences require common expression. Common purposes call for common programs. And to act together effectively the churches must have some common agency; not an elaborate or highly centralized organization, but at least some simple body through which to give outward manifestation of their inner oneness of spirit.

It would be a mistake, therefore, to think of the Federal Council of the Churches as existing simply for the sake of greater efficiency in work. Its significance is deeper, reaching down deep into the spiritual realm. Each denomination has something to contribute to the richness of our total apprehension of Christ and his Church. Each denomination has something to learn from the others. Our fullest vision of Christ will not come to us apart from our sharing in the vision and the experience of others. At the same time, it would be equally a mistake to overlook the practical value of such cooperation as is made possible through an organization like the Federal Council. Each denomination is stronger because of the support of the others, and because of the consciousness of being a part of one great Christian movement. An increased power comes to all the churches, and their influence upon all the life of the world is enlarged by every advance in their growing solidarity.

The review of the cooperation of the churches in the Federal Council during the past four years, as presented at the quadrennial meeting in Atlanta, December 3-9, was an occasion for further encouragement and larger faith. The progress which has been made has not been sensational, but it has been steady and solid. Four years ago, the churches found themselves in a period of confusion and uncertainty following the war and its attendant reactions. Today, it is the judgment of thoughtful observers that the cooperative movement rests on a surer foundation and that its program is more significant than ever before.

Evangelism

There has been a growing recognition of the central place of evangelism in the work of the Federal Council and of the necessity for cooperation among the evangelistic forces of the churches. No one could desire for a moment any diminution, but rather great increase, of our present emphasis on the application of Christian principles to all the social and international problems of our day. No one can think deeply, however,

about our contemporary life without concluding that we are not likely to experience any great advance in public righteousness without a very great advance in personal holiness. The work of the Federal Council's Commission on Evangelism, and of the denominational departments of evangelism that cooperate in it, has borne constant witness to this truth. The gospel has been proclaimed with power in hundreds of communities, in the name not of any separate group but of all the churches included in the council. More than a score of communities have had the services both of the representatives of the Federal Council and of the several denominational departments of evangelism in planning simultaneous campaigns in which the churches of the community agree on special periods for concerted emphasis on evangelism. In many more cities than those visited personally the same type of simultaneous evangelistic campaigns on the part of the pastors and laymen is developing as a result of the demonstration of its value elsewhere. The churches have been discovering that they can do concertedly in evangelism what they cannot do separately.

The Commission on Evangelism has served also as a center through which the observance of special devotional periods is promoted in all the churches. The preparation of the topics of the Universal Week of Prayer at the beginning of the year and the promotion of the Fellowship of Prayer (in a circulation of nearly half a million copies) during the period preceding Easter have served to focus the worship and intercession of the churches upon great common needs.

Social Service

The Federal Council's Commission on the Church and Social Service has been a center through which the churches have acted unitedly in bringing Christian principles to bear more effectively upon our social life. That the council is rendering a much needed service is indicated by the requests which come from all quarters of the country for assistance. Noteworthy progress is being made through the combined interest of the churches in ministering to the prisoners in county jails, in developing a better recreational life in communities, in arousing public opinion against the evils of child labor, in promoting cooperation in industry, and in relating the church to other important enterprises of human welfare.

In the great movement in behalf of inculcating respect for law, with especial reference to the Eighteenth Amendment, the Federal Council has played a quiet but most effective part. The notable series of conferences launched by the Citizens' Committee of One Thousand owes its origin to the chairman of the Commission on Councils of Churches, and its office has furnished the administrative staff for the same.

Research and Education

One of the most significant developments of the year has been the establishment of the Department of Research and Education upon a more adequate basis. Its function is in no sense to make pronouncements or other official statements concerning the policy of either the Federal Council or

its constituent bodies. Its purpose is rather to secure impartially the informational data without which a wise and correct judgment on social and industrial questions cannot be framed. The *Information Service* is now published weekly, and its steadily growing subscription list bears testimony to the important service that it is rendering to pastors and other Christian leaders through the country.

Christian Race Relations

Through the work of the Commission on the Church and Race Relations, the Christian ideal of interracial cooperation, as opposed to racial conflict and misunderstanding, has been given practical expression. Within the year in nearly a dozen additional cities interracial committees, made up of leading white and Negro citizens, have been formed, or interracial conferences held to consider together how the two races can most effectively cooperate. A more conspicuous effort has been the campaign of education against the lynching evil. The extensive publicity given to the facts through the channels of the churches and through the public press, has in the judgment of close observers been no small factor in reducing the appalling lynching record of America to by far the lowest figure ever known in the present generation.

Within the past year another unique undertaking in behalf of racial understanding has been begun in the creation of a special Committee on Good-will between Christians and Jews, with an executive giving his full time to the work.

Christian Internationalism

In a world all but shattered by universal war and groping blindly for permanent peace, the Federal Council's Commission on International Justice and Good-will has given outstanding expression to the Christian conscience on international affairs. The effort to create and express public opinion in support of America's participation in the Permanent Court of International Justice has been pressed with vigor. The conferences held with the President of the United States and the Secretary of State, at which representatives of the many denominations that had taken official action in support of the World Court, presented their denominational resolutions, made a most convincing demonstration that the concern for the World Court permeated the life of every Christian church. The energy of the council is now being directed persistently toward an educational campaign for the outlawing of war and constructive measures for the peaceful settlement of all international difficulties.

Fifteen of the denominations have now taken official action creating special committees to work for peace through the churches, and their official cooperation in the Federal Council's Commission on International Justice and Good-will promises to make the influence of the churches felt much more powerfully than has been hitherto.

The tension of feeling during the past year between the United States and Japan in connection with the provision of our immigration act excluding

Japanese has thrown the work of the Committee on Relations with the Orient into strong relief. The well-nigh unanimous feeling in the mission boards and other agencies of all denominations that some friendly way should be found of dealing with the question of Japanese immigration, found a united voice through the Federal Council of the Churches. Even though the efforts of the council were not immediately successful, the testimony which comes from Japan makes it clear that the sympathetic understanding on the part of the American churches, as manifested through the council, was one of the post powerful influences in helping the Japanese to retain confidence in the American people in spite of the strain put upon the existing good-will between the two countries. The conclusion on the part of missionary leaders in Japan that the method and manner of the exclusion act may have set back the progress of the Christian movement in Japan by twenty years, is leading the Federal Council to seek the right program for educating the public concerning the necessity for a revision of our present policy.

Cooperation with the Churches of Other Lands

At no time in the previous history of the Federal Council have the relations of the American churches to the churches of other lands been comparable in significance to the situation at present. The quest for unity among the nations has led the Christian churches of the world to see that the supreme contribution which they could make to world unity would be for them to give fuller expression to the supranational character of the church's fellowship. The aftermath of the war has made the cooperation of the American churches with the evangelical churches of Europe a particularly momentous issue. The shattered economic life on the Continent has left European Protestantism in large areas face to face with the greatest crisis in its history. The collapse of currencies, the rising cost of living, the cessation of former income as a result of the separation of Church and State, the general economic chaos, and the devastation of war have thrown on the churches of Europe a burden which it is utterly impossible for them to bear unaided.

The creation of the Central Bureau for Relief of the Evangelical Churches of Europe by the notable conference in Copenhagen, Denmark, called on the initiative of the Federal Council of the Churches in the summer of 1921, gives promise of now making possible a far-reaching program of help to the churches of the Continent. The leadership of Dr. Adolf Keller, of Zurich, Switzerland, is making the Central Bureau an agency of outstanding significance for both the moral and financial support of the Protestant churches of Europe on the part of their sister churches in America and other countries.

Community Cooperation

Undergirding the whole program which the Federal Council as a national agency for cooperation carries on, is the work of developing cooperation in the local community. There are now approximately fifty communities in

which the churches are maintaining systematic and organized cooperation with each other through a local council or federation of churches. Each of these local councils is an autonomous body, responsible only to the churches of that community, but looking to the Federal Council constantly for assistance and for inspiration.

Other Areas of Service

The Washington Office has been an indispensable adjunct of the council, serving as a constant point of contact with governmental agencies. The work in behalf of army and navy chaplains has been bridging the gulf which has hitherto tended to separate the churches' representatives in army and navy from the normal life of the churches themselves. The preparation and publication of the Year-book of the churches, which is a mine of information about the forces of religion in America, has also been an important function of the Washington Office.

The Committee on Relations with the Eastern Churches has continued to work for a closer fellowship between the American churches and the churches of Eastern Europe and Western Asia, most of which are now passing through a period of great suffering.

The Committee on Mercy and Relief functioned actively for several months in behalf of both the refugees in Greece and the suffering in Germany. The Committee on Religious Work in the Canal Zone has filled an important place in providing a center through which the evangelical bodies can support the union churches in this area, where difficult conditions present an unusual challenge to all the religious forces and where common action is particularly essential.

A Committee on Financial and Fiduciary Matters, appointed by the Administrative Committee to consider how the great missionary and benevolent interests of all denominations might be furthered through interesting people more widely in generous provision for the churches' agencies, has found itself dealing with such an important problem of vital interest to all denominations.

Relations with Constituent Denominations

A survey of the present situation justifies the conclusion that the relation between the council and the denominations which comprise it has been becoming more intimate and direct. At the monthly meetings of the Administrative Committee, which includes at least one official representative of each denomination, the whole program of the council is considered in detail and no important actions are taken without its clear authorization. The Executive Committee, made up of about one hundred of the official representatives of the constituent bodies, each year passes in review the development of the preceding twelve months and considers policies and program for the coming year.

The budget of the current year, as adopted at the quadrennial meeting last December, is $272,100. It is gratifying to note that several denominations have more than trebled their contribution to the council during the

quadrennium. Nothing is more basic to the development of the council than a generous advance by all the constituent bodies in their financial support of the federation which they have created and which is increasingly serving the interests of all.

THE WAY TO LARGER UNITY

How has this measure of vital and practical unity come about? Not through theoretical discussions as to differences of faith and order; not through abstract arguments about the necessity for some complete merger. It has been the result of placing the emphasis always and insistently upon unity in *service*. When the churches face together the overwhelming tasks laid upon them by the need of the world, they discover their underlying oneness of purpose and spirit and relegate their minor differences to a secondary place. If there is one lesson more than another to be learned from the experience of the churches as federated in the council, it is that the pathway to the larger unity which we seek lies through the field of actual service in the spirit of Christ to human need. The sure way of getting together is to *work together on the basis of such unity as we already have*.

(REV.) S. PARKES CADMAN, *President*,
(BISHOP) JOHN M. MOORE,
Chairman of Executive Committee,

(REV.) JOHN A. MARQUIS,
Chairman of Administrative Committee,

(REV.) CHARLES S. MACFARLAND,
(REV.) SAMUEL MCCREA CAVERT,
General Secretaries.

220. The following report of the Committee on the Place of the Next Meeting was presented by Rev. F. W. Carstens, of Washington, and, on his motion, was adopted:

The Committee on Place of Meeting for 1925 submits the following report:

Invitations from Washington, D. C.; Providence, R. I.; and Atlantic City, N. J., were received and carefully considered. Inasmuch as the Convention accepted an invitation to go to Washington, D. C., three years ago, and this invitation had subsequently to be withdrawn because of inadequate convention facilities, and in further consideration of a tentative agreement on the part of the Convention to go to Washington, D. C., in the near future; and in consideration of Washington's exceptional convention facilities, including convention hall, hotel accommodations, accessibility, and the further fact that the Convention was born in Washington nineteen years ago, it was unanimously voted to recommend to the Convention that the next session of the Northern Baptist Convention be held in Washington, D. C. Your committee received an invitation from Providence, R. I., for the 1928 Convention and requests that it be given favorable

consideration. A similar invitation was received from San Francisco for the meeting of the Convention in 1927 with the request that it be given favorable consideration.

FREDERICK W. CARSTENS, *Chairman,*
A. M. MCDONALD, *Secretary.*

221. The following report of the National Council of Northern Baptist Laymen was presented by W. H. Witty, of Idaho, and, on his motion, was received:

Report of National Council of Northern Baptist Laymen

To the Northern Baptist Convention:

This is the second annual report of the National Council of Northern Baptist Laymen made by its chairman to the Laymen's Council and the Northern Baptist Convention.

The work of the Laymen's Council during the past year falls under two general heads:

1. The work of the Council in building up its own organization and thereby creating a stronger sense of lay solidarity and responsibility amongst the men of the denomination.

2. The cooperation of the Council with the Board of Missionary Cooperation in assisting it to carry out the year's program of the Northern Baptist Convention, particularly from the standpoint of raising the funds for the unified budget.

In discussing the first phase of our work referred to above, I beg to call attention to the fact that due to lack of funds the Council has been able to employ only one field worker, Mr. J. Franklin Day. Mr. Day's work has been entirely in the Western field of the Northern Baptist Convention, it being manifestly impossible for one man to cover the whole convention area. His work during the past year has been to a great extent largely in the nature of a laboratory experiment, and I am happy to report that the results therefrom have been most satisfying and encouraging. The State secretaries and leading laymen of the States in which Mr. Day has worked have been unanimous in their praises of the work accomplished. Due to the fact that it was impossible for us to put more than one man in the field, it seemed wise to concentrate the work, with a view to efficiency, rather than to spread it around over the whole convention territory. Possibly the outstanding piece of work accomplished by Mr. Day along the lines of stimulating and organizing the laymen was done in Kansas during the two months spent by him in that State last fall. About two months prior to the Kansas State Convention, Mr. Day began to attend the various Association meetings in Kansas, setting up Associational laymen units and heading the work up toward a large attendance of laymen at the State Convention. This resulted in the largest attendance of laymen at the Convention that Kansas has ever had, and

the creation of a State Council of Laymen which has been functioning effectively and in hearty cooperation with the State secretary's office. The intensive work done in Kansas seems to show very clearly that there is a real need for that type of effort among our laymen, and that if the Laymen's Council had the funds available for employing at least three field workers, the results within a couple of years, throughout the whole Northern Baptist Convention area, would be very marked.

Again last year, as in the previous year, the last Sunday in September was celebrated in many of our churches as Laymen's Sunday. The purpose of this day was to focus the attention of the laymen upon the needs and problems of their local churches. Your Chairman feels that the crux of the situation, so far as stimulating the laymen to greater activity is concerned, lies in the intelligent grasping by the laymen of the needs of their own churches and the problems with which their pastors are daily struggling. Men who are not willing to get behind their own pastor in building up their own church are not going to be of much use to the denomination in its great world task. The home fires must be kept burning brightly if we are to support adequately our missionaries in their great task.

A great deal of voluntary work has been done in various States and localities by strong, self-sacrificing laymen during the last year. While much of this has not come to the attention of your chairman, the quiet results of this work have been making themselves felt.

During the past year emphasis has again been laid on the importance of greater lay attendance at our State Conventions, and the results have been encouraging.

The Laymen's Council put out one piece of literature last year which met with very encouraging criticism. This was a pamphlet entitled "Program Suggestions for Men's Classes and Organizations." We have neither the funds nor the desire to put out a great volume of literature.

Referring now to the second phase of activity on the part of the Laymen's Council, namely, its cooperation with the Board of Missionary Cooperation in carrying out the year's program: Your Chairman takes great pleasure in reporting that fifty-four men's dinners were held in twenty-four different States during the winter months for the particular purpose of presenting to the men the financial needs of the denomination and urging them to get behind the raising of the unified budget, particularly through hearty cooperation in their own churches. The aggregate attendance at these fifty-four dinners was 9,452, giving an average attendance of 175 men. A number of laymen, secretaries, and pastors spoke at these dinners. Among the laymen particular reference should be made to Mr. Henry Bond, Judge W. H. Witty, and Mr. E. H. Rhoades, Jr. These laymen at a great personal sacrifice of time and effort have rendered services to the denomination that cannot be measured in mere words. The Laymen's Council is also very grateful to the following secretaries and pastors whose work was so eminently successful: Dr. J. C. Robbins, Dr. G. A. Huntley, Dr. P. H. J. Lerrigo, Dr. W. H. Main, Dr.

P. C. Wright, Dr. J. H. Franklin, Dr. F. A. Smith, Dr. C. L. White, Dr. A. W. Beaven, Dr. W. H. Freda.

Reports have been received from pastors of churches and State secretaries showing an unusual interest by the laymen in the denominational program and recognition of their responsibility to meet the problems of the local church, as the result of these dinner meetings. Almost without exception the attendance was excellent, and the spirit shown characterized by deep earnestness and the desire to develop a larger program for Baptist laymen. In some of the State meetings, preliminary steps were begun to complete the State organization. Denominational leaders have felt that these dinners have been a great factor in supporting the denominational program for the year.

The services of Mr. Day during the spring months have been at the command of the Board of Missionary Cooperation to assist in every way possible in the closing days of the denominational year.

Every effort has been made to insure a large attendance of laymen at the annual convention in Seattle.

This report would not be complete without mention of the remarkable attendance of laymen at the Milwaukee Convention last year. Over three thousand laymen attended some part of the Convention program. Those who were at Milwaukee will never forget the great Sunday morning Men's Bible Class which packed the main auditorium, and was conducted under the leadership of Doctor Evans, of Kansas City.

At the close of this report will be found a brief financial summary. The detailed audit of the books of the Laymen's Council will be made and filed with the secretary of the Convention in due course.

Your chairman cannot close this report without calling the attention of the Laymen's Council and of the denomination to the vital importance of carrying on and developing this work. To do this properly, an adequate system of financing the budget must be arrived at. During the past two years the work of the Council has been carried out by voluntary subscriptions from laymen all over the denominational area. These subscriptions, however, have neither been large enough nor certain enough to warrant your chairman in recommending that this work be carried on during the ensuing year, on the same basis. Your chairman has discussed this problem with the Executive Committee of the Laymen's Council and other leading laymen, and the almost unanimous opinion expressed by all has been that the budget of the Laymen's Council should be made a part, in some way, of the unified budget of the denomination. Your chairman therefore feels that this matter should frankly be placed before the Convention. During the coming year, as during the past years, the one aim of the Laymen's Council should be to get behind the denominational program. This program has definite objectives and is important enough and broad enough to demand the attention of every man in the denomination and engage his energy to the limit. Let us go forward in the coming year with determination to do larger and better things in the days to come, knowing that God is with us ready to help and direct, if we

will only do our part and are willing to look to him for the necessary guidance.

Respectfully submitted,

WILLIAM TRAVERS JEROME, JR., *Chairman.*

FINANCIAL SUMMARY

The following is a brief financial statement:

Balance, April 30, 1925	$842.87
Receipts May 1, 1924, to April 30, 1925	5,512.95
	$6,355.82
Expenses May 1, 1924, to April 30, 1925	6,009.84
Balance April 30, 1925	$345.98

All moneys received have been strictly voluntary contributions made by laymen from all parts of the Northern Baptist Convention territory.

WILLIAM TRAVERS JEROME, JR., *Chairman.*

222. Rev. E. A. Hanley, of California, addressed the Convention on "A Challenge to Baptist Laymen."

223. On motion the Convention adjourned.

THE AMERICAN BAPTIST PUBLICATION SOCIETY

224. The meeting was called to order by President A. M. Bailey.

225. The following addresses were delivered: "The Church and the Children," by Mrs. C. M. Philbrick, of Colorado; "Young People and Religious Education," by Rev. J. N. Garst, of Washington; "Religious Education," by Rev. G. L. White, of California; "The Church Geared to Its Task," by Rev. W. T. Milliken, of Oregon.

226. Miss Lorina E. Cassidy, of Kansas, sang "Give Thanks and Sing," by Cuthbert Harris.

227. Secretary W. H. Main announced the following awards: Trophy for Handwork, first, to Colorado for display of handwork, Mrs. C. M. Philbrick, Director of Children's Work; second honors to Wisconsin, Mrs. O. B. Winne, Director of Children's Work; third honors to Ohio, Miss Nellie Dunham, Director of Children's Work. Awards for Religious Education: trophy pin to Ohio for

the most complete and efficient organization, Miss Nellie Dunham, Director of Children's Work.

228. Rev. J. E. Sagebeer, of Pennsylvania, offered prayer.

TWELFTH SESSION, *Friday, July 3, 7.00 P. M.*

Northern Baptist Convention

American Baptist Foreign Mission Society

229. An illustrated lecture on "The Challenge of Victories and Hard Tasks in the Orient" was given by Rev. L. W. Hattersley, of Burma.

230. The Convention was called to order by Vice-president A. W. Beaven.

231. The "Budget in a Picture" was presented by a group of City Mission workers, illustrating city mission work.

232. H. J. Openshaw, of West China, offered prayer.

233. Rev. David Bryn-Jones, of Minnesota, addressed the Society on "The Challenge of the World Situation."

234. The following telegram was read by Foreign Secretary J. H. Franklin:

Rev. J. H. Franklin, D. D., Hotel Olympic, Seattle, Wash.:

Unprecedented strong anti-foreign feeling propaganda amongst student body and other classes. Much uneasiness is felt as to the political condition of the country. A serious outbreak is feared. Chekiang Province has been affected least. Our own missionaries plan to remain station or summer resorts. Proctor.

H. F. Cawthorne.

235. Rev. S. J. Skevington, of California, offered prayer for divine guidance and protection for the Christians of China.

236. On motion of Prof. F. L. Anderson it was voted that a telegram be sent by the Corresponding Secretary of the Convention assuring our missionaries in China of our love and solicitude.

237. Foreign Secretaries J. H. Franklin and J. C. Robbins, and Home Secretary P. H. J. Lerrigo introduced the missionaries on

furlough of the American Baptist Foreign Mission Society who were in attendance at the Convention.

238. Foreign Secretary Miss M. R. MacVeigh introduced the missionaries on furlough of the Woman's American Baptist Foreign Mission Society who were in attendance at the Convention.

239. On motion it was voted that the Committee on Order of Business be requested to arrange a meeting on Saturday afternoon at which the missionaries could be heard.

240. Rev. S. J. Skevington, of California, reported for the Committee on Order of Business that a meeting had been arranged for 1.30 p. m. on Saturday, at which the following missionaries would speak: Dr. H. R. Murphy, Bengal-Orissa; Rev. C. R. Marsh, South India; Rev. A. J. Tuttle, Assam; Rev. W. E. Wiatt, Burma; Rev. G. E. Whitman, South China; H. F. Stuart, Philippine Islands; Rev. A. V. Wakeman, Belgian Congo; H. J. Openshaw, West China.

241. Home Secretary P. H. J. Lerrigo read the names of new missionaries of the American Baptist Foreign Mission Society expecting to sail for their fields in the fall of 1925, and introduced those who were present, of whom the following briefly addressed the Convention: P. J. McLean, Jr., of South Carolina; M. D. Miles, of Ohio; D. O. Smith, of Nebraska; C. U. Strait, of California; O. G. Tillman, of Florida; D. S. Whitman, of Washington.

242. Foreign Secretary Miss M. R. MacVeigh presented the new missionaries of the Woman's American Baptist Foreign Mission Society, who addressed the Convention: Dr. L. M. English, of Pennsylvania; Miss M. I. Laughlin, of South Dakota; Dr. G. R. Seagrave, of Burma.

243. Rev. John Snape, of California, pastor of three of the missionaries under appointment, and formerly pastor of another, together with his daughter working among the Chinese in Seattle, was invited to the platform and briefly addressed the Convention.

244. Rev. T. J. Villers, of Oregon, offered the prayer of dedication.

245. Vice-president A. W. Beaven pronounced the benediction.

246. On motion the Convention adjourned.

THIRTEENTH SESSION, *Saturday, July 4, 9.00 A. M.*

Northern Baptist Convention

247. Morning worship and mission study were conducted by Rev. C. A. Brooks, of Illinois.

248. The Convention was called to order by the President.

249. Rev. M. D. Eubank, of Missouri, offered prayer.

250. The following revised order of the day was presented by Rev. S. J. Skevington, of California, and, on his motion, was adopted:

Saturday A. M.

9.00 Mission Study.

9.30 Business.

1. Freeman Resolution (Special Order).
2. Committee on Resolutions.
3. W. H. Witty to present the newly elected Executive Secretary of the General Board of Missionary Cooperation.

Other Business.

11.05 Committee on Young People's Work. Mrs. C. D. Eulette.

11.20 Missionary Education in the Church. Rev. Floyd L. Carr.

11.30 Patriotic Address. Rev. S. M. Lindsay.

12.00 Bible Exposition. Rev. C. W. Kemper.

P. M.

1.30-3.00 Missionaries' Addresses.

251. The President designated as President pro tempore of the Convention for the sessions of Sunday, C. S. Shank, of Washington.

252. C. S. Shank, of Washington, Chairman of the Committee on Enrolment, reported the total registration of the Convention to be 1,605.

253. The hour for the order of the day having arrived (see Item 250), consideration of the resolution introduced by F. W. Freeman (see Item 156), of Colorado, was resumed.

254. After discussion by F. W. Freeman, of Colorado, and Rev. Joshua Gravett, of Colorado, on motion of Rev. A. W. Beaven, of New York, seconded by Rev. J. W. Brougher, of California, the previous question was ordered.

255. The resolution was adopted.

256. The Convention rose and sang, " Praise God from Whom All Blessings Flow."

257. The following report of the Committee on Resolutions was presented by J. A. Crane, of Pennsylvania, and Henry Bond, of Vermont, and, on motion of Henry Bond, of Vermont, the report was adopted:

Report of Committee on Resolutions

1. GENERAL

WHEREAS, The Eighteenth Session of the Northern Baptist Convention has been held at Seattle, Washington; and

WHEREAS, There has been provided for us a satisfactory and adequate place of meeting, with a competent and willing staff of workers who have rendered considerate and untiring service to the delegates; and

WHEREAS, The officers and members of the local committee, the local churches of sister denominations, and the Baptists of Seattle and Western Washington have made available their places of worship and extended the courtesies of their homes for the deliberations and entertainment of visiting delegates; be it

Resolved, That the Convention express its profound appreciation and gratitude to the local Committee and to all those of this community who have cooperated in making our work more easy and our visit to Seattle interesting and enjoyable.

2. SOCIAL EVILS

(1) NARCOTICS

WHEREAS, Drug addiction throughout the United States and the world constitutes a menace whose equal perhaps cannot be found among the social evils; and

WHEREAS, This menace can be effectively combatted only by joint action of all nations, no one nation being able to protect itself; and

WHEREAS, Three-fourths of the nations of the world have already joined in support of proposals made by American delegates at the recent World Opium Conference at Geneva; be it

Resolved, That this Convention commend the program of the White Cross International Anti-Narcotics Society for combatting this evil by means of wide-spread education and information, securing enforcement of laws against smuggling and peddling drugs, and providing adequate treatment and rehabilitation of addicts; and, further be it

Resolved, That the action of this Convention be communicated to corresponding and cooperating bodies of this and other countries urging them to unite in the movement to secure effective public and governmental measures for the eradication of this evil.

(2) Moving Pictures

Whereas, The moving-picture enterprise has almost limitless possibilities for good and evil; and

Whereas, It is in danger of becoming a menace to society by its encroachment upon Sunday observance and hours of worship and by the frequent suggestiveness of evil, being responsible, in part at least, for the prevalence of crime and wrong-doing among our youth; be it

Resolved, That we will in every possible and proper way seek to induce those engaged in this business to use only such films and methods of advertising as will elevate and not lower the Christian standards of virtue and morality; and be it further

Resolved, That we express our commendation of all efforts made to protect such standards.

(3) Law Enforcement

Whereas, The preservation and perpetuation of our national life is dependent upon the laws of our land and the place which these laws occupy in the minds of our people; and

Whereas, We find ourselves today in the midst of a great wave of lawlessness which not only questions the authority of our National Constitution but creates a disrespect for all laws; and

Whereas, Our honored President, Calvin Coolidge, has publicly expressed a desire that the forces of our nation be centered upon the enforcement of all laws and especially those enacted under the Eighteenth Amendment to the National Constitution; be it

Resolved, That we most earnestly appeal to our people as Christian patriotic and law-abiding citizens to show by their attitude and conduct a real passion for law obedience and law enforcement and a determination to safeguard our great charter of freedom at all times; and be it further

Resolved, That we demand in no uncertain way that all public officials, especially our Senators and Representatives in Congress, use their powers in the enforcement of the Eighteenth Amendment, remembering that it is a part of the fundamental law of the land and was adopted by the largest majority ever given for any amendment; and be it further

Resolved, That we will as individuals by influence and example uphold the laws of our land and use the privilege of the ballot to bring about this most needed reform, and that we will pray and work earnestly to the end that the liquor traffic may be entirely uprooted in our land and throughout the world.

3. Jewish Evangelization

Whereas, The Jewish race in this country is one of the largest unevangelized groups, and in view of the plain teaching of the Scriptures, it is the manifest duty of the Northern Baptist Convention to assume its share in the task of Jewish evangelization; be it

Resolved, That the Convention recognizes its obligation to the Jewish people as in line with the Great Commission; and be it further

Resolved, That the Convention requests The American Baptist Home Mission Society to make a special study of the opportunity for Jewish work and provide for the maintenance and extension of approved Baptist work among the Jews; and be it further

Resolved, That we recommend that all Baptist contributions for Jewish evangelization be designated for denominational work and forwarded through denominational agencies.

4. INTERNATIONAL RELATIONS

(1) War

Resolved, That it is our conviction that war is contrary to the spirit and teaching of Jesus Christ, and that we declare our irrevocable determination to substitute the arbitrament of law, reason, and conciliation for that of wholesale slaughter and to create some medium for the peaceable settlement of every national dispute.

(2) Armistice Day

Resolved, That we recommend that all our churches use Armistice Day (November 11) as a fitting time to focus attention on the great and urgent themes of world justice and honor and permanent world peace.

(3) International Cooperation

Whereas, Christian Brotherhood does not stop at international boundary-lines; and

Whereas, No nation in a world reduced to a small neighborhood by modern science and mutual interests can avoid international responsibility; be it

Resolved, That the Northern Baptist Convention, in common with other great religious organizations, emphatically favors the abandonment by the United States of an isolationist policy which does not reflect the true and higher attitude of the American people, and favors with equal emphasis a far-seeing, and, if necessary, an unselfish effort of its government to cooperate with other nations in solving the world's great problems.

(4) World Court

Whereas, The United States has consistently employed and advocated arbitration as a method for the peaceful settlement of international disputes; and

WHEREAS, The United States since the first Hague Convention in 1899 has advocated the establishment of a Permanent Court; and

WHEREAS, The Permanent Court of International Justice now established at the Hague affords the only existing mechanism for the peaceful adjustment of differences that otherwise might cause war; and

WHEREAS, Forty-eight nations have already adhered to the protocol of the Court; and

WHEREAS, But fifteen nations have not yet adhered to the Court, viz., Abyssinia, Afghanistan, Argentina, Ecuador, Egypt, Germany, Guatemala, Honduras, the Irish Free State, Mexico, Nicaragua, Peru, The Russian Union of Socialist Soviet Republics, Turkey, and the United States of America; and

WHEREAS, There is no partisan controversy on the question of the adherence of the United States to the Permanent Court on conditions proposed by Secretary of State Hughes, since adherence on these terms has been recommended by a Democratic President, President Wilson, and by two Republican Presidents, President Harding and President Coolidge, and by practically all the great organizations of the country, including the American Bar Association, the Chamber of Commerce of the United States, the American Federation of Labor, the General Federation of Women's Clubs, the League of Women Voters, the Federal Council of the Churches of Christ in America, the Jewish Welfare Board, and the Grange; therefore be it

Resolved, That the Northern Baptist Convention urges the Senate of the United States to bring the question of the World Court on the Harding-Hughes terms to a record vote in the Senate as soon as practicable after December 17, the date for which discussion of the Court is scheduled; and be it further

Resolved, That a copy of this resolution be sent to the Senators of every State represented in the membership of this Convention.

(5) JAPAN

Resolved, That this Convention reiterate its conviction that discriminatory treatment of Japan and the Orient in our national legislation is not in harmony with true American ideals and practise and is contrary to the teachings of Christ, and that we again urge our constituency to endeavor to secure at the earliest possible date a solution which, while fully protecting the interests of the United States, will remove any direct or seeming failure to render impartial justice and fair-play to our neighbors across the Pacific.

(6) CHINA

Resolved, That we sympathize with China's righteous aspiration to live her own life without interference by foreign powers, and deplore the situation which has arisen in connection with student bodies in that country;

that we believe there should be an impartial investigation of recent disturbances in which foreign military forces have participated, and that we approve the efforts of the representatives of the United States at the recent Geneva Conference to rid China of the opium evil.

Respectfully submitted,

For the Resolutions Committee

J. A. Crane, *Chairman,*
Harold Phillips, *Secretary.*

258. W. H. Witty, of Idaho, Chairman of the Board of Missionary Cooperation, introduced the newly elected Executive Secretary of the Board, Rev. W. H. Bowler, of New York, who addressed the Convention.

259. Professor F. L. Anderson, of Massachusetts, on behalf of the Board of Managers of the American Baptist Foreign Mission Society, presented the following statement:

On account of the fact that certain brethren have requested, in view of certain statements, that the Foreign Mission Board should make plain its position, the Board of the American Baptist Foreign Mission Society begs to say to the Convention again that it considers itself the servant of the whole denomination, and that it will appoint and retain as missionaries representatives of any of the groups represented in the denomination who have the proper qualifications as missionaries, provided—and this provision is essential—that they are evangelical. By an evangelical we mean one who believes in the gospel; and by the gospel we mean "the good news of the free forgiveness of sin and eternal life (beginning now and going on forever) through a vital union with the crucified and risen Christ, which brings men into union and fellowship with God. This salvation is graciously offered on the sole condition of repentance and faith in Christ and has in it the divine power of regeneration and sanctification through the Spirit. The only reason we have for accepting this gospel is our belief in the deity of Christ in whom we see the Father, a faith founded on the trustworthiness of the Scriptures and the fact that we have experienced this salvation in our own hearts."

Secretaries Franklin, Robbins, and Lerrigo heartily unite with the Board in thus reaffirming this statement made by the Board at Milwaukee, to which reference is hereby made.

260. E. H. Rhoades, Jr., of Ohio, on behalf of the Administrative Committee of the Board of Missionary Cooperation, presented the following statement:

Statement Regarding Designated Gifts

In view of the facts that churches and individuals are making inquiries regarding designated gifts, it seems desirable to make the following statement:

The Administrative Committee has recently given very careful consideration to the method of handling designated gifts and has taken action insuring that all designated gifts will go to the organizations and objects indicated by the donor in full and without affecting the proportion of undesignated receipts to which the organization is entitled. All designated gifts to objects within the approved operating budgets of the participating organizations will be counted on the quotas of the church and State if the donor so desires.

261. The following resolution, prepared in accord with the vote of the Convention (see Item 204), was presented by Rev. A. W. Beaven, of New York, and, on his motion, was adopted unanimously by a rising vote:

Resolved, We, the delegates of the Northern Baptist Convention assembled in Seattle, on behalf of the great membership of our churches send out to our missionaries throughout the whole field of our endeavor the assurance of our love and prayer. We glory in their great accomplishments. We are thrilled by their heroism and danger, and, we are challenged by their sacrificial response to the call of our common Lord and Saviour. We realize how great is their contribution made to our mutual task in their gift of their lives. We, on our part, who are here to vote for this resolution pledge ourselves to secure from our churches and to give ourselves the greatest possible amount in consecrated money, that our great work may go on unhindered and the next year be one filled with further manifestation of God's blessing. We would say to our missionaries in all our fields, "We thank God on every remembrance of you, always with every prayer making request with joy."

A. W. Beaven,
F. W. Freeman.

252. Rev. D. J. Crawford, of California, offered the following resolution:

Because of the utter disregard of law and order as manifest in our country in open violation of Amendments 14th and 15th as well as the 18th to the Federal Constitution; be it

Resolved, That the Northern Baptist Convention assembled in Seattle place itself on record as being opposed to any such violation.

263. On motion of Rev. G. P. Mitchell, of Iowa, it was voted that the rules be suspended and that the resolution be presented

to the Convention without reference to the Executive Committee. (See By-laws, Art. IV, Sec. 11.)

264. The resolution was adopted.

265. Paragraph III, Changes in the By-laws, contained in the report of the Executive Committee (see Item 5) was presented by the Corresponding Secretary, and, on his motion, the changes recommended in Article I, Section 1 (b); Article IV, Section 1; Article IV, Section 7, were adopted.

266. On motion of the Corresponding Secretary Paragraph IV of the report of the Executive Committee, Financial, Section 9, Convention Budget for 1925-1926, was adopted.

267. On motion of the Corresponding Secretary the report of the Executive Committee was adopted as a whole.

268. The Corresponding Secretary presented the following communication from the Executive Committee dealing with a resolution concerning the appointment of a Commission on Cooperation and Conformity (see Item 155):

Moved, That the chairman of this Convention be authorized to appoint a commission of five to be known as "The Commission on Cooperation and Conformity in Baptist Work and Polity," the function of the commission to be to seek to stimulate on the part of the autonomous local churches the fullest cooperation in all the missionary and denominational work of the Convention and conformity on the part of these churches to the well-recognized polity of the denomination; and that a sum not to exceed five thousand dollars ($5,000) be appropriated from the funds of the Convention for necessary expenses of the commission.

The Executive Committee, to which was referred the foregoing resolution, has had the matter under consideration, and reports that, while the purpose sought to be accomplished is commendable, the proposed action is inexpedient.

269. The Corresponding Secretary presented the following nominations of the Executive Committee of members of the Ministers and Missionaries Benefit Board:

Ministers and Missionaries Benefit Board

Terms Expires 1928

J. H. Case, New York, N. Y.
A. M. Harris, Plainfield, N. J.
Rev. A. A. Shaw, Brooklyn, N. Y.
C. M. Thoms, Rochester, N. Y.
Rev. Cornelius Woelfkin, New York City.
G. W. Bovenizer, Brooklyn, N. Y.
H. Theodore Sorg, Newark, N. J.

270. On motion of Rev. F. W. Carstens, of Washington, it was voted that the Convention vote separately upon the name of Rev. Cornelius Woelfkin, of New York.

271. On motion the persons nominated, with the exception of Rev. Cornelius Woelfkin, of New York, were elected.

272. Rev. Cornelius Woelfkin, of New York, addressed the Convention, and withdrew his name from the list of nominations of the Executive Committee of members of the Ministers and Missionaries Board.

273. Rev. F. O. Belden, of California, nominated Rev. Cornelius Woelfkin, of New York, as a member of the Ministers and Missionaries Benefit Board.

274. After discussion by F. W. Freeman, of Colorado, and Rev. G. W. Cassidy, of Kansas, on motion of W. G. Brimson, of Illinois, the nominations were closed.

275. Rev. Cornelius Woelfkin, of New York, was elected a member of the Ministers and Missionaries Benefit Board for the term expiring in 1928.

276. The Corresponding Secretary presented the following nominations of the Executive Committee of members of the Board of Education, and, on motion, they were elected:

Board of Education

Terms Expires 1928

Pres. C. A. Barbour, Rochester, N. Y.
Mrs. L. A. Crandall, Chicago, Ill.
Mrs. C. D. Eulette, Chicago, Ill.
Rev. E. A. Hanley, Berkeley, Calif.
Pres. E. W. Hunt, Lewisburg, Pa.
Mrs. Andrew MacLeish, Glenco, Ill.
Pres. L. W. Riley, McMinnville, Ore.
Dean N. M. Runnals, Waterville, Me.
Pres. R. W. Swetland, Hightstown, N. J.

277. The Corresponding Secretary read a notice of a proposed amendment to the By-laws of the Convention, and, in accordance with Article IX of the By-laws, it was laid on the table until the next meeting of the Convention:

Notice of Amendment

Notice of amendment to the By-laws of the Northern Baptist Convention.

Amend Article I of the By-laws by adding thereto Section 2, substantially as follows:

SEC. 2. A Baptist Church, as defined for the purposes of these By-laws, is one accepting the New Testament as its guide and composed only of baptized believers, baptism being by immersion.

F. B. Palmer, Colorado.
G. D. Knights, California.
F. G. Davies, California.
C. P. Jones, Missouri.
J. T. Crawford, Kansas.
H. M. Thompson, Kansas.
Floyd T. Barkman, California.
I. J. H. Sykes, California.
E. E. Duley, Washington.
G. L. White, California.
F. O. Belden, California.
J. B. Fox, California.
J. H. Merriam, California.
D. K. Edwards, California.
G. C. Wright, California.
W. H. Witty, Idaho.
Joshua Gravett, Colorado.
J. F. Elwell, California.
R. E. Day, Arizona.
J. W. Brougher, California.
T. J. Villers, Oregon.
Louise Baker, California.
C. O. Johnson, Washington.
J. F. Watson, Washington.
John Snape, California.
J. C. Barline, Washington.
J. C. Austin, Michigan.
Benjamin Otto, Illinois.

278. On motion of Rev. S. J. Skevington, of California, it was voted,

That the Corresponding Secretary be instructed to wire and express to our Baptist brethren, white and colored, in the afflicted city of Santa Barbara, our loving interest and deep sympathy in this time of their trouble due to the recent earthquake.

279. On motion of Rev. W. R. Carter, of California, it was voted,

That the Convention authorize the Executive Committee to appoint a Committee on Interracial Relations and urge the functioning of said committee.

280. The following report of the Committee on Younge People's Work was presented by Mrs. C. D. Eulette, of Illinois, and, on her motion, after discussion by Secretary F. W. Padelford, was adopted:

Report of the Committee on Young People's Work

To the Northern Baptist Convention:

At the meeting of the Northern Baptist Convention in Milwaukee, 1924, the following recommendation of the Executive Committee was presented to the Convention:

"The Executive Committee recommends the appointment of a widely representative commission of at least fifteen members, a majority of whom

shall be pastors, directors of religious education, and young people themselves, to make a careful study of the needs of the young people of our churches, the present ministry of the denomination to its young people through the various organizations now working in this field, and the problems involved in this responsibility; and to recommend the wisest possible plan for vitalizing, enlarging, and increasing the efficiency of the whole ministry of the denomination on behalf of its young people; reporting its recommendations to the Northern Baptist Convention at its session in 1925, or to the Executive Committee at an earlier date; and that the Publication Society, the Board of Education, and the B. Y. P. U. of America, out of that portion of its budget to be used for work in the territory of the Northern Baptist Convention, be asked to share equally or on such basis as may be agreed upon by themselves, in the expense necessary for the effective prosecution of this study and the meetings of the Commission."

The authorization for this action may be found on page 292, Item 323, of the Convention Annual for 1924.

In accordance with this action, President Carl E. Milliken appointed a Committee on Young People's Work, as follows: Prof. J. P. Berkeley, Newton Center, Mass.; Rev. C. A. Carman, Grinnell, Iowa; Rev. W. E. Chalmers, Philadelphia, Pa.; Rev. E. L. Dakin, Brooklyn, N. Y.; Mrs. Clayton D. Eulette, Chicago, Ill; Rev. W. A. Hill, New York City; Mrs. Orrin R. Judd, Brooklyn, N. Y.; Rev. John H. McLean, Minneapolis, Minn.; Miss Alma J. Noble, Buffalo, N. Y.; Mr. Edwin Phelps, Chicago, Ill.; Rev. Mark F. Sanborn, Detroit, Mich.; Rev. Wilbour Saunders, Rahway, N. J.; Mrs. Howard Wayne Smith, Ardmore, Pa.; Mr. Millard Thomas, Seattle, Wash.; Pres. James Asa White, Denver, Colo.

The Committee held its first meetings on November 17 and 18, 1924, and studied their problem through five sessions. At the first session Rev. E. LeRoy Dakin was elected chairman, and Rev. William A. Hill secretary of the Committee.

The Committee spent considerable time in reviewing the background history of our young people's work and in studying the factors involved in the investigation. The conviction grew upon the members of the Committee that its work should be nothing short of a thoroughgoing study of all the facts relating to all the young people's societies and groups working within the Convention territory, and the Committee thereupon proceeded to organize itself for the threefold task as clearly stated in the recommendation of the Executive Committee, viz.:

1. A careful study of the needs of the young people of our churches.
2. A study of the present ministry of the denomination to its young people through the various organizations now working in the field.

3. A study of the problems involved in this responsibility, and a recommendation of the wisest possible plan for vitalizing, enlarging, and increasing the efficiency of the whole ministry of the denomination on behalf of its young people.

Subcommittees for the study of these questions were appointed as follows:

1. A committee to study the needs of the young people of our churches. Professor J. P. Berkeley, *Chairman.*
2. A committee to discover the mind of groups of young people themselves, regarding the problems involved. Mr. Edwin Phelps, *Chairman.*
3. A committee to study the present ministry of the denomination to its young people through the various organizations now working in the field. Rev. William A. Hill, *Chairman.*

Each of the above subcommittees organized for its task and, by means of correspondence and questionnaires, pursued its investigation in as thorough a manner as possible. The committee was unanimous in its conviction that it should not offer its recommendations until after the subcommittees should have reported on their respective pieces of investigation and a thorough study of the findings should have been made.

On March 30 and 31, 1925, the Committee met again in New York and through five sessions studied the investigations reported by the subcommittees as a basis for the recommendations which conclude this report. The studies which these various subcommittees have made contain so much vital information that the Committee was of the unanimous opinion that these should be printed in this report. It should here be noted that eighty per cent. of its members attended the sessions of the Committee.

Report of the Subcommittee to Study the Needs of Young People

Prof. J. P. Berkeley, chairman of the subcommittee to study the needs of the young people of our churches, reported as follows. (This is an abstract of the full report which is separately printed for Convention delegates.)

A Christian Life Program for young people must be founded upon the actual needs of young people. This does not mean things which adults think young people need, but the needs which young people actually feel. A successful program must recognize the desire and interests which constitute the vital element in life and bring to these the supreme satisfactions to be found in personal loyalty to Jesus Christ and participation in the Kingdom enterprise.

These needs pass through three various stages which accompany growth. What interests and satisfies at one period is without significance at another. In each period certain urgent needs emerge and give to that time of life its peculiar quality. The great period of rapid and critical change from

approximately twelve to twenty-four, called adolescence, is marked by three stages. Early adolescence is from 12 to 14, known as the Intermediate Department. Middle adolescence is from 15 to 17, known as the Senior Department. Later adolescence is from 18 to 24, known as the Young People's Department. In these successive stages there occurs the transformation of the whole personality by which one passes from the child to the adult. Life is a whole, but there are various classes of needs—physical, mental, individual, social, and, comprehending all, the religious.

1. *Early Adolescence, 12, 13, 14. Intermediates*

This period has been called the infancy of man's higher nature. The changes are, first of all, physical. Youth is being given a new body—new in proportions, power, and function, marked by rapid but irregular growth which produces instability, awkwardness, self-consciousness, and independability. With this comes a new sense-hunger demanding variety, intensity, and novelty. The mind is awakening to new independence as shown by the tendency to argue and to build air-castles. The new sense of selfhood leads them to new self-assertion as shown in self-display, impudence, physical aggressiveness, assuming responsibility. There is a strong tendency to take life into one's own hands.

But the strongest drive of this period is the social. The self-centered life of childhood is breaking down, and they are confronted with the problem of learning how to cooperate. There is an urgent need to do things together, but little ability in this line. They are as awkward socially as they are physically. This is the time of the gang, for in the small group of peers it is possible to satisfy the social needs.

In and through all these are the religious needs. They are the needs of a crude, awakening social being marked by irregularity and instability. But they are needs of the whole personality. The whole being, physical, mental, social, seeks for satisfaction which can be found only in Jesus Christ. The impulse to a new independence, to make a real independent choice, to go one's own way, is met by Jesus who stands at the door and knocks challenging them to make a personal decision of utmost significance. The impulse to join a group, the feeling of incompleteness apart from participation in the life of a group finds satisfaction in joining on the ground of one's own choosing. A group with a leader to whom loyalty can be whole-heartedly pledged is a way of finding life. Then there is the need of a helper. For all the independence and self-assertion, there is a sense of limitations. Instability brings repeated failure and produces the need of a moral helper. The sense of sin becomes more acute as independent choices increase. Reenforcement is sought for in another. Jesus Christ is related to their lives as the one who satisfies this need. He strengthens the process of building up a stable, reliable self in this unstable, uncertain period. He furnishes the moral order upon which one can count and at the same time brings the sympathy and help needed in adjusting oneself to the moral order. The impulse to find new and interesting experiences finds its satisfaction in religious experience. Religion

is vital for the Intermediate, for it does meet real, present, urgent needs. It is a period of more religious awakenings and decisions than any other period. When they are met with a program which takes account of their peculiar needs, a vital and transforming experience in Jesus is their portion.

2. Middle Adolescence, 15, 16, 17. Seniors

These years mark the completion of physiological functions and the maturing of intelligence. Life is abundant but unorganized. Emotional intensity and ferment make these years a period of remarkable plasticity in which the sentiments are being formed. The abundance of life is such a strong drive that this has been called the self-willed period.

The adult body, in size, proportions, and functions, is now acquired. Physical energy previously employed in growth is now released for greater activity. The whole physical being is urgent for an abundant life, a sensuous life full of physical thrills. Hence the grave dangers of intemperance. The mental life is highly emotional, producing excitement but characterized by little control. Impulse is strong and tends to discharge directly in action without the intervention of reason. The mind is in a ferment: imagination is exuberant. Frivolity and impatience with restraints are characteristic. Independence is shown in pride in personal appearance, the demand for freedom. Choice is thrust upon them as never before. The conflict of selves has arisen within them, and now it must be their decision as to what kind of self they will choose to be. The social nature is developing rapidly. Here the most influential factor is sex attraction. The deeper racial feelings are coming to possess the soul of youth. "Youth expresses itself by falling in love." The capacity to give oneself freely, extravagantly has come. That may mean intemperance or it may mean the attachment of whole-hearted devotion to the good and noble.

Religion moves within the realm of these needs. It is a time when many are converted and devote themselves to the cause of Christ, but it is also the time when our young people steadily decrease in church attendance. Life becomes more distracting, temptations multiply, we become increasingly less effective in meeting their needs. Religion must be found at a deeper personal level. There is the sense of incompleteness and sin arising from the susceptibility to the ideal. As they are confronted with the ideal in Jesus they see life in new perspective which brings a new awareness of self, of desires, of the evil imaginations of the heart, of one's own choices, of the struggle with evil, of wrong satisfactions and waywardness. In this conflict there is a sense of incompleteness. This is heightened by the desire for approval. But the strongest factor is the impulse to fall in love. This means a capacity for self-giving, for finding an object of loyalty upon whom they can bestow themselves with abandon. It carries experience over into the realm of the ideal. Jesus meets the need because he is worthy of just such love. Along with this is the desire for new experiences. The old will never do. Youth seeks new environments and new elements in the old environment. There is an ever-

unsatisfied longing which must discover the new, for that means a new self. Their very waywardness shows how they are striving for some new experience. Religion is the one realm where fresh experience is ever to be found, for it is the way everlasting.

3. *Later Adolescence, 18-24. Young People*

In this period life is receiving its final set. Youth comes into his own. Physical energy is accompanied by skill which is available for the enterprises of life. The greatest changes are in the mental life, for this is the period in which one makes up one's mind. This is the process of getting one's own reasons, and often brings doubt and disillusionment. The fancies of earlier youth have to be abandoned, and the reasons of others are no longer pertinent. This type of doubt and disillusionment is a sign of growth. Passing out of the life of dependence and confronting for oneself the great ideas and issues of mature life, the individual must see and choose for himself. There is a deep need of first-hand experience and of using one's mind in an independent way. This is the only way in which a great soul can be formed. Choices must be made in regard to the great facts of life. These come with the new social life and responsibilities. Three great social opportunities and challenges arise which indicate their needs—citizenship, vocation, and home-making. Central in these is the parental instinct.

In this period comes the last marked wave of conversion and religious awakening. Only about one in one thousand of those who join the church do so after thirty. About three-fourths join before they are twenty-one. Religion now has more with which to compete. Preoccupation with home-making and vocation, interest in one's career, breaking of old ties, disillusionment and doubt, failure to find the necessary deepening and renewing of religious experience, are all factors in carrying many away from the church in this period. The needs of this period strike deeper and call for new satisfactions. Consequently earlier religious experience often evaporates at this time.

The strong underlying needs of this period which give religion meaning may be summarized as the desire to discover reality for oneself, the desire to serve, the desire for the reenforcement of the will, the desire for wholeness of life. They must now find for themselves the secure foundations of life. The parental instinct with its capacity for devotion to others, thoughtfulness, and sacrifice makes altruism practical, and religion is vital when related to this strong drive. The desire for freedom always finds itself confronted with the weakness and waywardness of human nature. It is sin that enslaves. The desire for freedom is the desire for emancipation, the reenforcement of the will. The soul seeks that which will sustain it in a continuous purpose. The contradictions within oneself bring dissatisfaction. There is need for that wholeness which comes with one dominating purpose. Only as there is a master motive can there be true personality. This must be social: it is love. In man's capacity for loving and his desire to be loved religion finds opportunity to

integrate human nature. Jesus Christ becomes the way by which youth finds itself, for he presents the object of love and loyalty which establishes the integrating master motive.

These, then, are the needs of youth in the unfolding of personality. They locate the religious experience. These needs become fully significant when stimulated by the power of Jesus Christ. They awaken because God draws them forth, but they have been planted deep in the very nature of youth that he might respond to God. Our program for young people must meet these needs, must be continuously and consciously directed toward them in such a way that they find satisfaction in personal decision for Jesus Christ and in the new life in him and in participation in the great enterprise of his kingdom.

Report of the Subcommittee to Discover the Mind of Groups of Young People Themselves Regarding Their Needs and Problems

In order that the mind of the young people themselves might be discovered concerning their own problems and relationships, the subcommittee of which Mr. Edwin Phelps was chairman, issued a questionnaire to a limited number of young people's groups with the following results:

Reports were received from 190 persons in 42 churches, located in 15 different States, representing young people's activities in Sunday school, young people's societies, mission study groups, organized classes, special clubs, and training-groups.

The returns from these 42 churches report 9,875 children and young people between the ages of 9 and 30 identified with the church. 2,538 of these are in the membership of the *Senior* young people's and 937 are in the *Intermediate-Junior* young people's societies. 1,079 are in the membership of the mission study bands. Of these churches, 14 report special training-groups such as Boy Scouts, Girl Scouts, Camp Fire, Pioneers, and athletic clubs.

As to definite cooperation, 5 report that such now obtains between the groups through some kind of young people's council. Fourteen report an incidental spirit of cooperation along special interests, and 23 indicate that there is no special cooperation at all.

All but three of the churches seem to be using regular denominational literature, although 12 express themselves as not altogether satisfied with the literature, more particularly as it pertains to the work of the young people's society.

Eighteen of the reports expressly favor and believe gain will result from a larger correlation of the young people's work in the local church. Ten disfavor and believe loss will result from such correlation. Fourteen rendered no opinion.

The suggestions regarding needed denominational aid confine themselves primarily to:

1. More and better material,
2. A larger correlation of young people's work,
3. Help in holding, or sending young people to, near-by rallies, conferences and institutes.

From a study of the answers made in these questionnaires, the subcommittee finds confirmation for its opinion that for the most part the young people's groups in the churches of the Northern Baptist Convention are more or less unaware of their needs, either as to organizational relationships or material for use therein. It is evident that many leaders of young people's groups vaguely feel a dissatisfaction with present conditions but are unable in a questionnaire helpfully to criticise conditions or to suggest specific remedies.

Report of the Subcommittee to Study the Present Ministry of the Denomination to Its Young People

Rev. William A. Hill, reporting for the committee to study the present ministry of the denomination to its young people through the various agencies now working in the field, reported as follows:

Organizations and Agencies Ministering to Baptist Young People in the Churches of the Northern Baptist Convention

Name of Organization.	Number of Organizations.	Number of Members.
DENOMINATIONAL		
1. *Baptist Young People's Union*		
Senior Societies	3,353	89,387
Intermediate Societies	207	5,642
Junior Societies	563	12,723
Total	4,123	107,752
Approximate unreported membership twenty-five per cent. of total		26,938
Total		134,690
2. *World Wide Guild*		
Total Number of Chapters	4,223	55,000
3. *Children's World Crusade*		
Crusader Companies	1,237	26,985
Herald Bands	432	13,991
Jewel Bands	286	8,311
Total	1,955	49,287

Name of Organization.	Number of Organizations.	Number of Members.
4. *Student Work of the Board of Education*		
Students in Preparatory Schools		7,550
Students in Colleges and Universities		15,471
Students in Seminaries		1,205
Students in State and Independently Endowed Schools		7,305
Total		31,531
Number University Pastors		32
5. *Young People's Department of the Sunday School*		
Young People's Classes	3,124	43,392
Senior Classes	2,441	30,770
Intermediate Classes	2,576	27,042
Junior Classes	4,146	45,218
Total	12,287	146,422
6. *Organized Young People's Gatherings in N. B. C.*		
Summer Assemblies	44	9,625
Schools of Methods	59	3,237
Religious Education Institutes	131	6,414
Church Nights	156	4,750
Church Vacation Schools	1,015	88,345
Week-day Church Schools	467	22,903
Teacher-training Classes	679	6,916
Total	2,551	142,190

7. *Committee on Stewardship (Board of Missionary Cooperation)*

17,000 Stewardship Programs for Young People
5,000 Stewardship Programs for Intermediates
5,000 Stewardship Programs for Juniors
18,000 Stewardship Essay Contest Leaflets
Quantities tithing literature distributed through B. Y. P. U.
Packets of Stewardship literature for Seniors, Intermediates, and Juniors distributed.
There was a record participation in the Stewardship Contest, and essays were received from every section of the Northern Baptist Convention territory.

EXTRA-DENOMINATIONAL

Name of Organization.	Number of Organizations.	Number of Members.
1. *United Society of Christian Endeavor*		
Senior Societies	1,041	36,435
Intermediate Societies	164	5,740
Junior Societies	290	10,150
Total	1,495	52,325
Approximate unreported membership twenty-five per cent. of total		13,081
Total membership		65,406
Does not include 1,200 union societies In N. E. total membership reported 24,220 " " " unreported 6,055		
Total New England membership 30,275		
2. *Baracas*		
Number organizations	753	20,828
3. *Philatheas*		
Number organizations	1,175	32,095
4. *Boy Scouts of America*		
Number organizations, N. B. C.	960	21,120
5. *Girl Scouts*		
Number troops (registered since January 1, 1924)	105	1,950
(Approximately two per cent. of troops are affiliated with Baptist churches)		
6. *Kappa Sigma Pi*		
Number of organizations	88	

Letters of inquiry were sent to the Boys' Brigade of America, the Knights of King Arthur, the Camp Fire Girls, King's Daughters and Sons, and other similar organizations, from which no information was received.

The committee recognizes the fact that many of the organized classes in the Sunday school are composed of those who are also members of other organizations given in this report.

Pastor's Questionnaire

A Pastor's Questionnaire was sent to 1,500 ministers of churches having a membership of 150 or more, except that in some smaller States churches were included having 100 members or more. This is the special list of ministers addressed by the Board of Missionary Cooperation on special occasions. The important fact should here be noted that upwards of 7,000 churches in the Northern Baptist Convention have less than 150 members.

Fifteen hundred ministers to whom the questionnaires were sent classify about as follows:

1. Those not replying represented 66-⅔ per cent. of the total.
2. Thirty per cent. of those who filled out the questionnaire did so as a perfunctory duty. Many of these were partly filled out and many of them hurriedly.
3. Fifty per cent. of those who answered the questions did so carefully and seriously.
4. Twenty per cent. of those answering the questionnaire entered into the spirit of the task with earnestness and sought to render a special service. Many of these expressed themselves more fully on the reverse side of the questionnaire.

A special allotment of questionnaires was also sent to 200 pastors of foreign-speaking churches, and 27 replies were received. The results do not vary greatly from the findings indicated in the statistical tabulation of results.

A study of the results of this questionnaire reveals some very significant facts and the information supplied constitutes a very valuable body of original material for future study and reference.

Tabulation of Results of Pastor's Questionnaire

1. How many young people between the ages of 15 and 25 are in your church-membership?

   Answer. 505 questionnaires examined. 460 who answered this indicated 47,418 within these ages.

2. How many young people's societies have you connected with the church?

   Ans. 477 questionnaires examined indicate 1,493, not counting organized classes in the Sunday school.

3. Are they fairly well graded as to age and ability in these groups?

   Ans. 12, or 2.4% said "No."
   18, or 3.6% said "Fairly."
   467, or 93.9% said "Yes."

4. Are they functioning to your satisfaction?

Ans. 198, or 40.4% said "No."
152, or 30.9% said "Partly" or "Fairly."
141, or 28.5% said "Yes."

5. In what line of work do they function best?

Ans. 33, or 6.5% did not answer this question.
192, or 40.8% reported their churches were good in education.
362, or 74.6% reported their churches were active socially.
256, or 54.3% reported their churches were good in service.
277, or 58.8% reported their churches were good in worship.

The purpose of this question was to find just which one line of endeavor was best in each church, but practically all marked each line of endeavor in which their church was proficient.

6. What proportion (approx.) of your young people attend
(a) Sunday morning service? *Ans.* 45.8%
(b) Sunday evening service? *Ans.* 41.8%
(c) Prayer-meeting? *Ans.* 16.0%
(d) Bible school? *Ans.* 83.6%
(e) Young People's Society (B. Y. P. U. or C. E.)? *Ans.* 49.5%
(f) World Wide Guild? *Ans.* 34.2%
(g) Church school of missions? *Ans.* 35.7%

7. Are the helps furnished by denominational agencies adequate for their needs or must you build your own program?

Ans. Examination of 505 questionnaires showed the following results:
50.5% considered the helps adequate.
25.7% considered the helps fairly adequate.
76.2% use materials.
23.8% considered the helps were not adequate.

8. Would you prefer to build your own program however complete a program might be furnished?

Ans. Examination of 505 questionnaires showed the following results:
18% prefer to build their own programs.
82% do not prefer to build their own programs, but either use the materials as furnished, or adapt them to their uses.

9. For your specific needs, what are the most helpful materials which the denominational agencies have furnished along the lines of Bible and devotional study, mission study, and stewardship?

Ans. Examination of 505 questionnaires showed that the 328 who answered this question used the following literature:
1.2% use Southern Baptist literature.
2.2% do not use any denominational literature.
96.6% use all or part of the denominational literature furnished by the various departments.

10. Are your young people represented on church boards, committees, or councils?

Ans. Examination of 505 questionnaires showed the following results:
70.8% of the churches had young people on the boards, councils, etc.
10.4% of the churches had a few young people on the boards, councils, etc.
18.8% of the churches did not have any young people on their boards, etc.

11. What gain or loss would there be in attempting a correlation of the programs and activities of those young people's organizations of your church?
Why?

Ans. Examination of 505 questionnaires showed that 234, or 46.3% did not answer the question. Of those answering:
79.3% said there would be a *gain,* because it prevented overlapping, saved time and energy, brought about unified efforts, and presented a definite objective.
20.7% said there would be *loss,* because of lack of interest in varying groups and ages, and because of there being less chance for developing leaders.

12. If your answer is "Yes" to the above question, then suggest what the denomination might do to aid in a correlation of this work.

Ans. 371 of the 505 questionnaires examined, showed no answer to this question. Replies suggested that the denomination furnish literature giving information and methods of working toward correlation.

13. Have your young people used the Christian Life Programs this year? If so, what is your judgment as to the result?

Ans. Of the 505 questionnaires examined, 45 contained no answer to this question. The replies were as follows:
38.9% used Christian Life Programs, and the majority found them good.
61.1% did not use Christian Life Programs.

14. Many churches have several young people's organizations at work along different lines, as B. Y. P. U., C. E., W. W. G., Baraca, Philathea, boys' organizations, etc. Do you consider that several organizations for young people in your church are an advantage or a disadvantage to their larger ministry?

Ans. Of the 505 questionnaires examined, 94 indicated no reply.
66% thought several organizations an advantage.
34% thought several organizations a disadvantage.

15. In order that the young people may more adequately serve the church, what specific suggestions would you offer?

Ans. Of the 505 questionnaires examined, 239, or 47%, showed no answer to this question.

The general opinion of all answering the question seemed to be that young people should be included in more of the vital church work by being put on boards, committees, etc., and given definite responsibility.

RECOMMENDATIONS

After careful study of the results of the investigation made by the subcommittees, the Committee on Young People's Work feels that it is highly desirable to bring about a closer interrelationship and a fuller degree of cooperation in Christian activity among the various groups and organizations of young people of the denomination, and to make possible a united and active participation on the part of all our young people in the entire denominational program, and makes the following two general recommendations:

Recommendation No. 1

We recommend that the local church be urged to adopt a correlated unified program enlisting all the young people in the whole program of the church.

A continuous and consistent program for all the years of adolescence should be worked out by the Church Committee on Education, it being understood that the interests of religious education, missionary education, and general education be represented on this committee. It is impossible for a church adequately to organize, train, and serve its young people without the leadership of a competent Church Committee on Education. Such a committee will make a careful and continuous study of its constituency from ages twelve to twenty-four.

In order to enlist all of the young people and take full advantage of their natural age-groups, the local church should recognize and follow the threefold division of adolescence which has been worked out and established by the International Council of Religious Education and approved by our denominational leaders in religious education. The three natural stages of youth are: Intermediate, 12, 13, 14 years of age; Senior, 15, 16, 17 years of age; and Young People, 18 to 24 years of age. For successfully dealing with them, all organizations should observe this division. When two age-groups are joined it is to the disadvantage of both the older and younger members.

In the many small churches where there are too few young people to form three age-groups, the Church Committee on Education should year by year study them with a view to the best grouping. It is desirable that Intermediates be grouped by themselves. The Seniors would better be placed with the Young People. But when combinations are made the distinctions between age-groups should be observed.

Each group should be organized with its own officers and council providing for increasing cooperation and self-direction. The adult leader should serve as adviser and helper and seek to throw as much responsibility on the youth as possible. The council should bring together in a representative body each and every agency of that age-group. This includes the various societies, guilds, clubs, classes, etc. The local church will be helped in this work by correlated programs prepared each year by the various agencies of the denomination.

Recommendation No. 2

We recommend the continuance and improvement of the Christian Life Program as a vital factor already contributing to the production and promotion of effective cooperation. We believe that such programs should be based upon the needs of young people and should recognize the present existing forms of young people's work, but recognize them as parts of a whole, which, as such, should be fitted together and so interrelated as to tend to produce a strong denominational loyalty and participation among our young people.

We offer the further specific recommendations for Convention action:

Recommendation No. 1

We recommend that a larger number of young people be elected annually to membership upon the Boards of the Northern Baptist Convention and of the participating organizations.

Recommendation No. 2

We further recommend (a) that there be appointed each year by the Executive Committee a standing committee of the Northern Baptist Convention to be known as the Committee on Young People's Work; (b) that the Committee be made up of 15 members as follows: two members representing and named by each of the three denominational organizations now carrying on extended work among our young people, namely, the Baptist Young People's Union of America, The American Baptist Publication Society, and the Board of Education, two women members to be chosen by the Woman's American Baptist Foreign Mission Society and the Woman's American Baptist Home Mission Society respectively, one member elected by the Baptist trustees of the United Society of Christian Endeavor to represent the work of that Society in our Baptist churches, and six young people widely representative of the young people of the denomination to be named by the Executive Committee after conference with the recognized leaders of young people's work; (c) that the duties of this committee shall be as follows:

(1) To continue the study of the young people and their work,

(2) To effect cooperation of the various agencies and promotion, year by year, of the correlated programs for young people,

(3) To convene representatives of the various groups and organizations of Baptist young people in the territory of the Northern Baptist Convention, to counsel, determine, and effect cooperation in a unified program.

We wish to call attention to the fine fellowship of this Committee, its common appreciation of the problems involved, the sustained attention which it gave to its duties, and the unanimity of opinion represented in the results reached.

Respectfully submitted,

E. Leroy Dakin, *Chairman,*
William A. Hill, *Secretary.*

281. On motion of Rev. J. F. Watson, of Washington, it was voted that the Executive Committee be authorized to print a sufficient number of copies of the statement of the Board of Managers of the American Baptist Foreign Mission Society presented by Prof. F. L. Anderson, of Massachusetts, at the Saturday morning session of the Convention (see Item 259), and to furnish them to the State Secretaries for distribution.

282. On motion of Rev. J. F. Watson, of Washington, it was voted that the Executive Committee be authorized to print a sufficient number of copies of the statement of Rev. Cornelius Woelfkin, of New York, at the Saturday morning session of the Convention (see Item 272), and to furnish them to the State Secretaries for distribution.

283. The minutes of the Convention, Items 131-221, were adopted.

284. Rev. S. M. Lindsay, of Massachusetts, addressed the Convention on "The Bulwarks of the American Commonwealth."

285. Rev. C. W. Kemper, of West Virginia, gave a Bible Exposition entitled "He Opened to Us the Scriptures."

286. On behalf of the West Washington Baptist State Convention, C. J. Erickson, of Washington, and Mrs. William Livingood, of Washington, presented to the President a bouquet of flowers, in appreciation of his conduct of the business of the Convention.

287. Professor E. B. Pollard, of Pennsylvania, offered prayer.

288. On motion the Convention adjourned.

FOURTEENTH SESSION, *Saturday, July 4, 1.30 P. M.*

Northern Baptist Convention

289. The Convention was called to order by the President.

290. Rev. Jacob Heinrichs, of South India, offered prayer.

291. Foreign Secretary J. H. Franklin introduced the following missionaries, each of whom addressed the Convention: Rev. G. E. Whitman, South China; H. J. Openshaw, West China; H. F. Stuart, Philippines; Rev. A. V. Wakeman, Belgian Congo.

292. Foreign Secretary J. C. Robbins introduced the following missionaries, each of whom addressed the Convention: Rev. H. R. Murphy, M. D., Bengal-Orissa; Rev. A. J. Tuttle, Assam; Rev. C. R. Marsh, India; Rev. W. E. Wiatt, Burma.

293. On motion of Rev. C. A. Fulton, of Colorado, it was voted.

That the Convention herewith expresses its appreciation of the courtesy of the Committee on Order of Business in providing for this special session to hear the missionaries;

That it is our judgment that the large and attentive audience here assembled evidences the desire of our constituency to have such missionary sessions regularly provided on the program of the Convention;

That we request the Executive Committee to instruct the Program Committee for the next Convention to make ample provision for such sessions on the program of the Convention to be held in Washington in 1926.

294. After the benediction in Chinese, by H. J. Openshaw, of West China, the Convention adjourned.

295. The delegates were tendered a reception at the home of Mr. and Mrs. C. S. Shank.

Laymen's Banquet

296. The Annual Laymen's Banquet, under the auspices of the National Council of Northern Baptist Laymen, was held at the Chamber of Commerce, with C. S. Shank, of Washington, as toastmaster. Community singing was led by L. T. Arlander, of Washington. There were also selections by the Preachers'

Quartet composed of Rev. C. A. Carman, of Illinois; Rev. C. W. Thomas, of Kansas; Rev. Frank Jennings, of Minnesota; and Rev. J. G. Grace, of Washington. Henry Bond, of Vermont, addressed the gathering on "Laymen"; W. C. Coleman, of Kansas, on "Resources"; and Rev. J. W. Brougher, of California, on "Play Ball." The closing prayer was offered by Rev. W. H. Freda, of Ohio.

Woman's Missionary Rally

297. A woman's missionary rally, conducted by Miss M. R. McVeigh, Foreign Secretary of the Woman's American Baptist Foreign Mission Society, was held in the First Baptist Church. The missionaries present were introduced and each in turn briefly addressed the meeting.

FIFTEENTH SESSION, *Sunday, July 5, 9.45 A. M.*

Northern Baptist Convention

298. A woman's Bible class, conducted by Miss Jessie Burrall, of Missouri, was held in the First Baptist Church.

299. A men's Bible class, conducted by Rev. John Snape, of California, was held in the auditorium.

300. The Convention service of worship, conducted by C. S. Shank, of Washington, was held at 11 o'clock in the auditorium.

301. Rev. Gilman Parker, of Washington, offered the invocation.

302. Rev. J. F. Watson, of Washington, read the Scripture.

303. Rev. E. E. Ford, of California, offered prayer.

304. The Convention offering was received, which amounted to $356.

305. Rev. W. S. Abernethy, of the District of Columbia, delivered the Convention sermon, his subject being "The Uplook and the Outlook." (Acts 28 : 15.)

306. Rev. W. S. Abernethy pronounced the benediction.



Rev. WILLIAM S. ABERNETHY
Preacher of the Convention Sermon

SIXTEENTH SESSION, *Sunday, July 5, 3.00 P. M.*

Northern Baptist Convention

Young People's Session

307. The meeting was called to order by M. P. Thomas, President of the West Washington Baptist Young People's Union.

308. A song service was led by L. T. Arlander, of Washington. Rev. T. H. Hagen, of Washington, offered prayer.

309. Miss Irene Williams, of Washington, rendered a violoncello solo.

310. Mrs. C. D. Eulette, of Illinois, presented the denominational Christian Life Program.

311. The following five-minute talks were delivered: "Youth and the Need of the World," by Miss Hattie Fitzgerald, of Washington; "Youth and the Call of the Church," by W. K. Hood, of Oregon; "Youth and the Responsibility of the Denomination," by Rev. E. A. Fridell, of California.

312. J. F. Weiddericht, of Washington, sang "My Task."

313. Rev. D. J. Evans, of Missouri, delivered an address on "Christ and the Challenge to Youth."

314. On motion of A. E. Westin, of Washington, it was voted that greetings be sent to the Baptist Young People's Union of America, meeting in Indianapolis, July 8-12, and to the World Christian Endeavor Convention, meeting at Portland, July 5-10.

315. Rev. M. L. Thomas, of California, offered prayer and pronounced the benediction.

SEVENTEENTH SESSION, *Sunday, July 5, 1925*

Northern Baptist Convention

316. The Convention was called to order by C. S. Shank, of Washington.

317. The evening worship was conducted by Rev. H. W. Virgin, of Illinois.

318. L. T. Arlander, of Washington, rendered a cornet solo, "The Rosary."

319. Rev. William Axling, of Japan, addressed the Convention on "The Peace of the Pacific and the Peace of the World."

320. Rev. W. A. Cameron, of Toronto, addressed the Convention on "The Challenge of the Cross."

321. On motion of the Recording Secretary the minutes of the Convention, Items 222-320, were approved.

322. On motion, after the benediction by Rev. William Axling, of Japan, the Convention adjourned sine die.

MAURICE A. LEVY, *Recording Secretary.*

Appendix A

NORTHERN BAPTIST CONVENTION

For Declaration, Act of Incorporation, By-laws, and Standing Resolutions, see pages 9-24

HISTORICAL TABLE

Year	Place	President	Corresponding Secretary	Recording Secretary	Preacher	Registration	
						Delegates	Visitors
1908 [1]	Oklahoma City, Okla.	C. E. Hughes.	W. C. Bitting.	G. W. Coleman.	P. S. Henson.	956	500 [3]
1909	Portland, Ore.	H. P. Judson.	W. C. Bitting.	G. W. Coleman.	C. A. Barbour.	1,336	455
1910 [2]	Chicago, Ill.	H. P. Judson.	W. C. Bitting.	G. W. Coleman.	Walter Rauschenbusch.	2,355	614
1911	Philadelphia, Pa.	E. W. Hunt.	W. C. Bitting.	J. H. Franklin.	W. H. P. Faunce.	2,478	1,865
1912	Des Moines, Iowa.	E. W. Hunt.	W. C. Bitting.	J. H. Franklin.	H. L. Morehouse.	1,465	866
1913	Detroit, Mich.	Henry Bond.	W. C. Bitting.	M. A. Levy.	L. A. Crandall.	1,622	... [4]
1914	Boston, Mass.	Henry Bond.	W. C. Bitting.	M. A. Levy.	H. C. Mabie.	2,777	474
1915	Los Angeles, Calif.	E. S. Clinch.	W. C. Bitting.	M. A. Levy.	C. H. Jones.	1,213	677
1916	Minneapolis, Minn.	Shailer Mathews.	W. C. Bitting.	M. A. Levy.	Cornelius Woelfkin.	1,606	510
1917	Cleveland, Ohio.	C. A. Barbour.	W. C. Bitting.	M. A. Levy.	J. A. Francis.	1,970	84
1918	Atlantic City, N. J.	G. W. Coleman.	W. C. Bitting.	M. A. Levy.	C. W. Gilkey.	1,672	875
1919	Denver, Colo.	F. W. Ayer.	W. C. Bitting.	M. A. Levy.	H. E. Fosdick.	1,779	484
1920	Buffalo, N. Y.	D. C. Shull.	W. C. Bitting.	M. A. Levy.	E. A. Hanley.	3,662	218
1921	Des Moines, Iowa.	E. L. Tustin.	W. C. Bitting.	M. A. Levy.	W. B. Hinson.	2,162	27
1922	Indianapolis, Ind.	Mrs. W. A. Montgomery.	W. C. Bitting.	M. A. Levy.	A. W. Beaven.	2,837	39
1923	Atlantic City, N. J.	F. E. Taylor.	W. C. Bitting.	M. A. Levy.	W. W. Bustard.	2,826	772
1924	Milwaukee, Wis.	C. S. Shank.	W. C. Bitting.	M. A. Levy.	C. W. Petty.	2,232	9
1925	Seattle, Wash.	C. E. Milliken.	W. C. Bitting.	M. A. Levy.	W. S. Abernethy.	1,605	... [5]

[1] The Convention was tentatively organized, on May 16, 1907, at Washington, D. C.
[2] The Convention incorporated, June 6, 1910, in State of New York.
[3] Estimated by Committee on Credentials.
[4] Visitors were not registered in 1913.
[5] Visitors not reported in 1925.

CONVENTION COMMITTEES

OFFICERS OF THE CONVENTION

President, RHOADES, EDWARD H., JR. .....Toledo, Ohio
First Vice-president, COLEMAN, WILLIAM C. .....Wichita, Kans.
Second Vice-president, HUDSON, RAY L. .....Philadelphia, Pa.
Corresponding Secretary, BITTING, REV. WILLIAM C.,
5109 Waterman Ave., St. Louis, Mo.
Recording Secretary, LEVY, REV. MAURICE A., 64 North St., Pittsfield, Mass.
Statistical Secretary, WALKER, REV. CHARLES A. .....Dover, Del.
Treasurer, MINER, FRANK L.
1000 Valley National Bank Bldg., Des Moines, Iowa

MEMBERS OF THE EXECUTIVE COMMITTEE

Term Expires 1926

Anderson, D. H., Spokane, Wash.
Baker, J. W., Pawtucket, R. I.
Booker, E. Y., Worland, Wyo.
Evans, Rev. D. J., Kansas City, Mo.
Fulton, Rev. C. A., Colorado Springs, Col.
Johnston, Mrs. C. E., Minneapolis, Minn.
Newell, A. B., Grand Island, Neb.
Rough, Mrs. J. D., Mount Vernon, N. Y.
Snape, Rev. John, Oakland, Calif.
Swasey, Ambrose, Cleveland, Ohio.

Term Expires 1927

Boughton, Pres. F. G., Sioux Falls, S. Dak.
Freeman, F. W., Denver, Colo.
Herget, Rev. J. F., Cincinnati, Ohio
Jefferson, Rev. A. W., Lawrence, Mass.
MacLeish, Mrs. Andrew, Glencoe, Ill.
Million, Pres. J. W., Des Moines, Iowa
Purinton, Pres.-Emeritus D. B., Morgantown, W. Va.
Spear, Rev. H. N., Bluffton, Ind.
Watkins, Dr. W. W., Phœnix, Ariz.
White, H. W., Minneapolis, Minn.

Term Expires 1928

Adams, Rev. Brewster, Reno, Nev.
Brougher, Rev. J. W., Los Angeles, Calif.
Crane, A. G., Burlington, Vt.
Earl, Dr. George, St. Paul, Minn.
Herrick, Mrs. E. C., Fall River, Mass.
Ismon, R. H., Orange, N. J.
Lackey, Rev. J. N., Hartford, Conn.
Lichty, Mrs. J. A., Clifton Springs, N. Y.
Prescott, G. A., Tawas City, Mich.
Witty, W. H., Pocatello, Idaho.

Ex Officio

Milliken, C. E., Augusta, Me.
Shank, Corwin S., Seattle, Wash.
Taylor, Rev. F. E., Indianapolis, Ind.

GROUP A

REPORTED AT SEATTLE IN 1925

1. Baptist Bodies Using Foreign Languages

Term expires 1925

Ashworth, Rev. R. A., Yonkers, N. Y., Pastor.

Igrisan, Rev. Christian, Detroit, Mich., Roumanian Baptist Association of America.

Kaiser, Prof. Lewis, Rochester, N. Y., General Conference of German Baptist Churches in North America.

Lawdahl, Prof. N. S., Des Moines, Iowa, Danish Baptist General Conference of America.

LeGrand, Rev. A., Milwaukee, Wis., State Convention Secretary.

Slabey, Rev. A. P., Jr., East Orange, N. J., Czechoslovak Baptist Conference.

Term expires 1926

Brooks, Rev. C. A., Chicago, Ill., American Baptist Home Mission Society.

Hagstrom, Pres. G. A., St. Paul, Minn., Swedish Baptist General Conference of America.

Mangano, Prof. Antonio, East Orange, N. J., Italian Baptist Association.

Orosz, Rev. S., East Orange, N. J., American Magyar (Hungarian) Baptist Union.

Rzepecki, Rev T., Detroit, Mich., Polish Baptist Conference.

Westfall, Sec. Mrs. K. S., New York City, Woman's American Baptist Home Mission Society.

Term expires 1927

Breding, Rev. O., Minneapolis, Minn., Norwegian Baptist Conference of America.

Brouillette, Rev. O., Salem, Mass., French-speaking Baptist Conference of New England.

Daviduk, Rev. J., Hartford, Conn., New York City Russian Baptist Union.

Esselstrom, Rev. Matthew, Chicago, Ill., Finnish Baptist Mission Union of America.

Gleiss, Rev. H. C., Detroit, Mich., City Mission Society.

Neil, Sec. S. G., Philadelphia, Pa., The American Baptist Publication Society.

2. Board of Missionary Cooperation

The President of the Northern Baptist Convention

Milliken, C. E., Augusta, Me.

The Acting Executive Secretary of the Board of Missionary Cooperation

Bowler, Rev. W. H., New York City.

The Treasurer of the Board of Missionary Cooperation

Representing the Executive Committee

Class I. Term expires 1925

Million, Pres. J. W., Des Moines, Iowa.

Class II. Term expires 1926

Rough, Mrs. J. D., Mount Vernon, N. Y.

Class III. Term expires 1927

Shank, C. S., Seattle, Wash.

Representing the Cooperating Organizations

American Baptist Foreign Mission Society

Class I. Term expires 1925

Milliken. C. E., Augusta, Me.

Class II. Term expires 1926

White, Rev. H. J., Hartford, Conn.

Class III. Term expires 1927
Anderson, Prof. F. L., Newton Center, Mass.

WOMAN'S AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Class I. Term expires 1925
Wood, Mrs. N. R., Arlington, Mass.

Class II. Term expires 1926
Smith, Mrs. H. W., Ardmore, Pa.

Class III. Term expires 1927
Goodman, Mrs. H. E., Chicago, Ill.

THE AMERICAN BAPTIST HOME MISSION SOCIETY

Class I. Term expires 1925
Moore, Rev. J. M., Brooklyn, N. Y.

Class II. Term expires 1926
Anthony, Rev. A. W., Scarsdale, N. Y.

Class III. Term expires 1927
Palmer, G. W., Brooklyn, N. Y.

WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY

Class I. Term expires 1925
Nuveen, Mrs. John, Chicago, Ill.

Class II. Term expires 1926
Moor, Mrs. G. C., New York City.

Class III. Term expires 1927
Coleman, Mrs. G. W., Boston, Mass.

THE AMERICAN BAPTIST PUBLICATION SOCIETY

Class I. Term expires 1925
Cole, H. E., Pittsburgh, Pa.

Class II. Term expires 1926
Rosselle, Rev. W. Q., Malden, Mass.

Class III. Term expires 1927
Sagebeer, J. E., Philadelphia, Pa.

REPRESENTING THE BOARDS OF THE CONVENTION

MINISTERS AND MISSIONARIES BENEFIT BOARD

Class I. Term expires 1925
Harris, A. M., Plainfield, N. J.

Class II. Term expires 1926
Shaw, Rev. A. A., Brooklyn, N. Y.

Class III. Term expires 1927
Wright, Rev. P. C., New York City.

THE BOARD OF EDUCATION

Class I. Term expires 1925
Padelford, Rev. F. W., Newton Center, Mass.

Class II. Term expires 1926
Eulette, Mrs. C. D., Chicago, Ill.

Class III. Term expires 1927
Barbour, Pres. C. A., Rochester, N. Y.

REPRESENTING THE STATE CONVENTIONS

Class I. Term expires 1925

ARIZONA BAPTIST CONVENTION
Garnett, Rev. C. T., Bisbee, Ariz.

NORTHERN CALIFORNIA BAPTIST CONVENTION
Brinstad, Rev. C. W., San Francisco, Calif.

SOUTHERN CALIFORNIA BAPTIST CONVENTION
Skevington, Rev. S. J., Los Angeles, Calif.

COLORADO BAPTIST STATE CONVENTION
Freeman, F. W., Denver, Colo.

CONNECTICUT BAPTIST CONVENTION
Decker, Rev. C. A., Bridgeport, Conn.

DELAWARE BAPTIST STATE CONVENTION
Williamson, Rev. A. F., Wilmington, Del.

DISTRICT OF COLUMBIA ASSOCIATION OF BAPTIST CHURCHES
Millington, Rev. H. W. O., Washington, D. C.

IDAHO BAPTIST STATE CONVENTION
Witty, W. H., Pocatello, Ida.

ILLINOIS BAPTIST STATE CONVENTION
Twing, Rev. M. W., Alton, Ill.

INDIANA BAPTIST CONVENTION
Dearborn, C. S., Indianapolis, Ind.

IOWA BAPTIST CONVENTION
Mitchell, G. B., Des Moines, Iowa.

KANSAS BAPTIST CONVENTION
Cassidy, Rev. G. W., Hutchinson, Kans.

Class II. Term expires 1926

UNITED BAPTIST CONVENTION OF MAINE
Milliken, C. E., Augusta, Me.

MASSACHUSETTS BAPTIST CONVENTION
Sparrow, J. A., Wollaston, Mass.

MICHIGAN BAPTIST CONVENTION
Young, S. G., Lansing, Mich.

MINNESOTA BAPTIST CONVENTION
Rasmussen, Rev. E. H., Minneapolis, Minn.

MONTANA BAPTIST CONVENTION
Van Engelen, Rev. Henry, Missoula, Mont.

NEBRASKA BAPTIST CONVENTION
Davis, O. E., Lincoln, Neb.

NEVADA-SIERRA BAPTIST CONVENTION
Barrett, Rev. R. H., Reno, Nev.

UNITED BAPTIST CONVENTION OF NEW HAMPSHIRE
Clough, C. E., Lebanon, N. H.

BAPTIST MISSIONARY CONVENTION OF THE STATE OF NEW YORK
Vichert, Prof. J. F., Rochester, N. Y.

NORTH DAKOTA BAPTIST STATE CONVENTION
Best, Rev. H. R., Fargo, N. Dak.

[1] Deceased.

OHIO BAPTIST STATE CONVENTION
Rhoades, E. H., Jr., Toledo, Ohio

Class III. Term expires 1927

OREGON BAPTIST STATE CONVENTION
Hinson, Rev. W. B., Hillsdale, Ore.

PENNSYLVANIA BAPTIST GENERAL CONVENTION
Hudson, Rev. R. L., Philadelphia, Pa.

BAPTIST ASSOCIATION OF PORTO RICO
. . . . . .

RHODE ISLAND BAPTIST STATE CONVENTION
Baker, J. W., Pawtucket, R. I.

SOUTH DAKOTA BAPTIST CONVENTION
Coon, J. M., Sioux Falls, S. Dak.

UTAH BAPTIST STATE CONVENTION
Garrison, Rev. L. A., Ogden, Utah.

VERMONT BAPTIST STATE CONVENTION
[1] Bond, Henry, Brattleboro, Vt.

EAST WASHINGTON AND NORTH IDAHO BAPTIST CONVENTION
Barline, J. C., Spokane, Wash.

WESTERN WASHINGTON BAPTIST CONVENTION
Watson, Rev. J. F., Seattle, Wash.

BAPTIST GENERAL ASSOCIATION OF WEST VIRGINIA
Wood, Rev. M. L., Huntington, W. Va.

WISCONSIN BAPTIST CONVENTION
Steinberg, E. J., Milwaukee, Wis.

WYOMING BAPTIST STATE CONVENTION
Bowerman, Rev. L. S., Casper, Wyo.

REPRESENTING THE STANDARD CITY MISSION SOCIETIES

Class I. Term expires 1925

Burns, E. R., Brooklyn, N. Y.
Jackson, G. A., Buffalo, N. Y.
Miller, A. L., Boston, Mass.
Prescott, C. H., Cleveland, Ohio.
Stifler, Rev. F. C., Wilmette, Ill. (Chicago).

Class II. Term expires 1926

Elwell, J. F., Los Angeles, Calif.
Finn, A. H., Detroit, Mich.
———, ———, Kansas City, Mo.
Jerome, W. T., Jr., New York City.
Skerrett, Mrs. H. H., Germantown (Philadelphia), Pa.

Class III. Term expires 1927

Beaven, Rev. A. W., Rochester, N. Y.
Ewing, Rev. S. E., St. Louis, Mo.
Stanton, Rev. C. E., Pittsburgh, Pa.
Tingley, Rev. C. E., San Francisco, Calif.

MEMBERS-AT-LARGE

Class I. Term expires 1925

Ballard, Mrs. W. H., Pasadena, Calif.
Compton, Mrs. H. F., Seattle, Wash.
Cottell, Mrs. F. W., Cincinnati, Ohio.

Class II. Term expires 1926

Herrick, Mrs. E. C., Fall River, Mass.
Montgomery, Mrs. W. A., Rochester, N. Y.
Newcomb, Mrs. F. M., Philadelphia, Pa.

Class III. Term expires 1927

Nickels, Mrs. F. C., Minneapolis, Minn.
Prescott, Miss N. G., Rochester, N. Y.
Smith, Mrs. F. I., Denver, Colo.

OFFICERS

Chairman, Witty, W. H., Pocatello, Ida.
First Vice-chairman, Steinberg, E. J., Milwaukee, Wis.
Second Vice-chairman, Moor, Mrs. G. C., New York City.
Recording Secretary, Lipphard, W. B., New York City.
Treasurer, ———, ———.
Assistant Treasurer, Bowler, H. R., New York City.
Acting Executive Secretary, Bowler, Rev. W. H., New York City.

[1] Deceased.

MEMBERS OF THE ADMINISTRATIVE COMMITTEE

REPRESENTING

AMERICAN BAPTIST FOREIGN MISSION SOCIETY
Anderson, Prof. F. L., Newton Center, Mass.

WOMAN'S AMERICAN BAPTIST FOREIGN MISSION SOCIETY
Goodman, Mrs. H. E., Chicago, Ill.

THE AMERICAN BAPTIST HOME MISSION SOCIETY
Palmer, G. W., Brooklyn, N. Y.

WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
Coleman, Mrs. G. W., Boston, Mass.

THE AMERICAN BAPTIST PUBLICATION SOCIETY
Sagebeer, J. E., Philadelphia, Pa.

BOARD OF EDUCATION
Eulette, Mrs. C. D., Chicago, Ill.

MINISTERS AND MISSIONARIES BENEFIT BOARD
Harris, A. M., New York City.

STATE CONVENTIONS
[1] Bond, Henry, Brattleboro, Vt.
Rhoades, E. H., Jr., Toledo, Ohio.

SCHOOLS AND COLLEGES
Barbour, Pres. C. A., Rochester, N. Y.

STANDARD CITY MISSION SOCIETIES
Jerome, W. T., Jr., New York City.

MEMBERS-AT-LARGE

Baker, J. W., Pawtucket, R. I.
Hudson, R. L., Philadelphia, Pa.
Decker, Rev. C. A., Bridgeport, Conn.
Montgomery, Mrs. W. A., Rochester, N. Y.
Moore, Rev. J. M., Brooklyn, N. Y.

EX OFFICIO MEMBERS OF THE ADMINISTRATIVE COMMITTEE

Witty, W. H., Pocatello, Idaho, Chairman of the Board.
———, ———, Treasurer of the Board.

3. Chaplains

Barnes, Sec. L. C., New York City.
[1] Batten, Sec. S. Z., Philadelphia, Pa.
Hare, Rev. J. M., Scotch Plains, N. J.
Herget, Rev. J. F., Cincinnati, Ohio.
Langhorne, Rev. F. P., Berwyn, Ill.
MacArthur, Rev. K. C., Cambridge, Mass.
Rideout, Rev. F. C., Fort Snelling, Minn.
Underhill, Rev. C. J., Lynn, Mass.

4. City Missions

Term expires 1925

Brooks, Mrs. C. A., New York City.
Chappell, Rev. W. C., Pittsburgh, Pa.
Dutton, Rev. E. H., Buffalo, N. Y.
Fox, Rev. J. B., Los Angeles, Calif.
Steward, Rev. O. T., Philadelphia, Pa.

Term expires 1926

Bartle, Dr. Harvey, Wilkinsburg, Pa.
Heath, Rev. H. A., Boston, Mass.
LeGrand, Rev. A., Milwaukee, Wis.
Otto, Rev. Benjamin, Chicago, Ill.
Sears, Rev. C. H., New York City.

Term expires 1927

Anderson, Pres. F. L., East Orange, N. J.
Brimson, Miss A. W., Chicago, Ill.
Chambers, Rev. T. F., Granville, Ohio.
Ewing, Rev. S. E., St. Louis, Mo.
Gleiss, Rev. H. C., Detroit, Mich.

5. Commission on Affairs of the American Baptist Foreign Mission Society

Beaven, Rev. A. W., Rochester, N. Y.
Compton, Mrs. H. F., Seattle, Wash.
Crane, J. A., Pittsburgh, Pa.
Herget, Rev. J. F., Cincinnati, Ohio.
Massee, Rev. J. C., Boston, Mass.
Nuveen, Mrs. John, Chicago, Ill.
Remington, H. F., Rochester, N. Y.

6. Conference with Other Religious Bodies

Fowler, Rev. A. T., Brooklyn, N. Y., *Chairman.*
Hanley, Rev. E. A., Berkeley, Calif.
Petty, Rev. C. W., Pittsburgh, Pa.
Smith, Sec. F. A., New York City.
Stilwell, Sec. H. F., Cleveland, Ohio.

7. Cooperation with Other Religious Bodies in Calling a World Conference

Brooks, Rev. C. A., Chicago, Ill.
Gallup, Rev. C. M., Providence, R. I.
Lindsay, Rev. S. M., Brookline, Mass.

8. Delegates to the Federal Council of Churches of Christ in America

Abernethy, Mrs. W. S., Washington, D. C.
Allison, Prof. W. H., Hamilton, N. Y.
Anderson, Prof. F. L., Newton Center, Mass.
Anthony, Rev. A. W., Scarsdale, N. Y.
Ashworth, Rev. R. A., Yonkers, N. Y.
Barbour, Pres. C. A., Rochester, N. Y.
Barnes, Sec. L. C., New York City.
Brink, Sec. G. N., Philadelphia, Pa.
Coleman, Mrs. G. W., Boston, Mass.

[1] Deceased.

Faunce, Pres. W. H. P., Providence, R. I.
Franklin, Sec. J. H., New York City.
Gordon, Rev. A. H., Buffalo, N. Y.
Gray, Pres. C. D., Lewiston, Me.
Grose, Rev. H. B., New York City.
Hanley, Rev. E. A., Berkeley, Calif.
Lawson, Rev. A. G., New York City.
Levy, Rev. M. A., Pittsfield, Mass.
Lord, Rev. R. D., Brooklyn, N. Y.
Mathews, Dean Shailer, Chicago, Ill.
Milliken, C. E., Portland, Me.
Million, Pres. J. W., Des Moines, Iowa.
Montgomery, Mrs. W. A., Rochester, N. Y.
Moore, Rev. J. M., Brooklyn, N. Y.
Peabody, Mrs. H. W., Beverly, Mass.
Rhees, Pres. Rush, Rochester, N. Y.
Richardson, Rev. W. S., New York City.
Sears, Rev. C. H., New York City.
Stilwell, Sec. H. E., Cleveland, Ohio.
White, Sec. C. L., New York City.
White, Rev. H. J., Hartford, Conn.
Wishart, Rev. A. W., Grand Rapids, Mich.

9. Denominational Day

Term expires 1925

Anderson, Prof. F. L., Newton Center, Mass.
Brown, Rev. G. L., Watertown, N. Y.
Woodbury, Rev. W. E., Melrose, Mass.

Term expires 1926

Bailey, Rev. A. M., Seattle, Wash.
Chamberlin, C. I., Geneva, Ohio.
Cleaves, Rev. A. W., Providence, R. I.

Term expires 1927

Abernethy, Rev. W. S., Washington, D. C.
Franklin, Sec. J. H., New York City.
Thatcher, Rev. W. D., Trenton, N. J.

10. Enrolment

Ismon, R. H., Orange, N. J.
Sagebeer, Rev. J. E., Philadelphia, Pa.
Shank, C. S., Seattle, Wash.
Villers, Rev. T. J., Portland, Ore.
Witty, W. H., Pocatello, Idaho.

11. Finance

Term expires 1925

Everett, W. W., Washington, D. C.
Hazen, Rev. J. C., Orange, N. J.
Nuveen, John, Chicago, Ill.

Term expires 1926

Ismon, R. H., New York City.
Lindsay, F. H., Milwaukee, Wis.
Swasey, Ambrose, Cleveland, Ohio.

Term expires 1927

Coleman, W. C., Wichita, Kans.
Remington, H. F., Rochester, N. Y.
Staub, W. A., New York City.

12. International Justice and Good-will

Boynton, Rev. M. P., Chicago, Ill.
Coleman, Mrs. G. W., Boston, Mass.
Dean, Rev. J. M., Pasadena, Calif.
Fosdick, R. B., New York City.
Jackson, E. H., Washington, D. C.
Moore, J. C., Indianapolis, Ind.
Moore, Rev. J. M., Brooklyn, N. Y., *Chairman.*
Peabody, Mrs. H. W., Beverly, Mass.
Phillips, Rev. V. S., Columbus, Ohio.

13. Joint Committee on Interests of Negro Citizens

Brink, Sec. G. N., Philadelphia, Pa.
Clausen, Rev. B. C., Syracuse, N. Y.
Goodchild, Rev. F. M., Brooklyn, N. Y.
Gray, Pres. C. D., Lewiston, Me.
Hovey, Sec. G. R., New York City.
Meserve, Rev. C. F., Squirrel Island, Me.
Young, S. G., Lansing, Mich.

14. Law

Term expires 1925

Remy, C. F., Indianapolis, Ind.
Sagebeer, J. E., Philadelphia, Pa.

Term expires 1926

Abbott, A. L., St. Louis, Mo.
[1] Clinch, E. S., New York City.

Term expires 1927

Barker, A. P., Clinton, Iowa.
Webb, L. M., Portland, Me.

15. Near East Advisory Committee

Bachelor, Rev. F. B., Kalamazoo, Mich.
Barbour, Pres. C. A., Rochester, N. Y.
[1] Batten, Sec. S. Z., Philadelphia, Pa.
Francis, Rev. J. A., Los Angeles, Calif.
Goodchild, Rev. F. M., Brooklyn, N. Y.
LaFlamme, Rev. H. F., New York City.
Laws, Rev. C. L., New York City.
Montgomery, Mrs. W. A., Rochester, N. Y.
Raffety, Sec. W. E., Chicago, Ill.
Taylor, Rev. F. E., Indianapolis, Ind.
White, Pres. J. A., Denver, Colo.
Woelfkin, Rev. Cornelius, New York City.

Representing the American Baptist Foreign Mission Society

Abernethy, Rev. W. S., Washington, D. C.
Franklin, Sec. J. H., New York City.
Lipphard, Sec. W. B., New York City.

Also the Persons Constituting the Committee on International Justice and Good-will

Moore, Rev. J. M., Brooklyn, N. Y., *Convener.*

16. Nominations

Day, Rev. R. E., Phœnix, Ariz.
West, Rev. J. S., San Francisco, N. Calif.
Belden, Rev. F. O., San Diego, S. Calif.
Fowle, Rev. W. I., Greeley, Colo.
Decker, Rev. C. A., Bridgeport, Conn.
Millington, Rev. H. W. O., Washington, D. C.
Colver, Rev. A. F., Boise, Idaho.
Stifler, Rev. F. C., Wilmette, Ill.
Waldo, Rev. H. R., Indianapolis, Ind.
Jacobson, Rev. Lewis, Sioux City, Iowa.
Cassidy, Rev. G. W., Wichita, Kans.
Robison, Rev. W. L., Bangor, Me.
Wilcox, Dr. D. G., Newton Center, Mass.
Spencer, Pres. W. G., Hillsdale, Mich.
Vernon, Rev. H. A., Minneapolis, Minn.
Burrall, Miss Jessie, Columbia, Mo.
O'Ferrill, Rev. J. C., Butte, Mont.
Neal, Rev. Claude, Fairbury, Nebr.

[1] Deceased.

Blinzinger, Mrs. A. C., Las Vegas, Nev.
Roberson, Horace, Bayonne, N. J.
Wunder, Rev. Clinton, Rochester, N. Y.
Best, Rev. H. R., Fargo, N. Dak.
Braker, Rev. J. S., Springfield, Ohio.
Villers, Rev. T. J., Portland, Ore.
Pollard, Prof. E. B., Chester, Pa.
Pond, W. L., Providence, R. I.
Chave, Rev. E. T., Sioux Falls, S. Dak.
Garrison, Rev. L. A., Ogden, Utah.
Bond, Mrs. Henry, Brattleboro, Vt.
Garst, Rev. J. N., Spokane, E. Wash.
Noftsinger, Rev. J. E., Mt. Vernon, W. Wash., *Chairman.*
Kemper, Rev. C. W., Charlestown, W. Va.
Gordon, Rev. Robert, Fond du Lac, Wis.
Bowerman, Rev. L. S., Casper, Wyo.

Representatives Without Right to Vote

Earl, Rev. J. A., Chicago, Ill., *representing Executive Committee.*
Baldwin, Rev. A. C., Philadelphia, Pa., *representing A. B. F. M. S.*
Woelfkin, Mrs. Cornelius, New York, N. Y., *representing W. A. B. F. M. S.*
Goodchild, Rev. F. M., New York, N. Y., *representing A. B. H. M. S.*
Osgood, Mrs. F. S., Chicago, Ill., *representing W. A. B. H. M. S.*
Rosselle, Rev. W. Q., Malden, Mass., *representing A. B. P. S.*

17. Order of Business

Percival, Rev. W. B., Mesa, Ariz.
Truex, Rev. F. C., Selma, N. Calif.
Skevington, Rev. S. J., Los Angeles, S. Calif., *Chairman.*
Heydon, Rev. C. A., Pueblo, Colo.
Fall, E. B., Middletown, Conn.
Millington, Mrs. H. W. O., Washington, D. C.
Berry, Rev. A. D., Emmett, Idaho.
Freeman, Rev. E. B., LaGrange, Ill.
Stephens, Rev. C. B., Bloomington, Ind.
Shoemaker, Rev. W. R., Glenwood, Iowa.
Smith, Pres. Erdmann, Ottawa, Kans.
Robison, Rev. W. L., Bangor, Me.
Rosselle, Rev. W. Q., Malden, Mass.
Hobbs, Rev. R. W., Lansing, Mich.
Valiant, Rev. E. A., Minneapolis, Minn.
Eubank, Rev. M. D., Kansas City, Mo.
Shepard, Rev. G. W., Missoula, Mont.
Newell, A. B., Grand Island, Nebr.
Barrett, Rev. Roy, Reno, Nev.
Jenks, Rev. D. S., Manchester, N. H.
Beynon, Rev. L. J., Clifton, N. J.
Ewell, Rev. G. B., Rochester, N. Y.
Wyrick, Rev. H. M., Grand Forks, N. Dak.
Stanton, Rev. F. W., Akron, Ohio.
Starkey, Rev. E. T., Oregon City, Ore.
Steward, Rev. O. T., Philadelphia, Pa.
Watjen, Rev. H. W., Warren, R. I.
Mann, Rev. L. L., Madison, S. Dak.
Pace, Rev. E. B., Soldier Summit, Utah.
[1] Bond, Henry, Brattleboro, Vt.
Peringer, Rev. J. L., Colfax, E. Wash.
Storgaard, Rev. Martin, Bellingham, W. Wash.
Wood, Rev. M. L., Huntington, W. Va.
Simpson, Rev. E., Green Bay, Wis.

18. Place of Next Meeting

Windes, Rev. R. A., Tempe, Ariz.
Hill, Pres. C. M., Berkeley, N. Calif.
Ellis, Mrs. O. T., Long Beach, S. Calif.
Wilson, Mrs. E. T., Denver, Colo.
Fall, Mrs. E. B., Middletown, Conn.
Millington, Rev. H. W. O., Washington, D. C.
Haslam, Rev. J. L., Wilder, Idaho.
Durden, Rev. Charles, Bloomington, Ill.
Trosp, James, LaFayette, Ind.
Powell, Miss Lucile, Cedar Rapids, Iowa.
Mathews, Rev. C. F., Topeka, Kans.
Robison, Rev. W. L., Bangor, Me.
Dolan, Rev. E. B., Melrose, Mass.

[1] Deceased.

Edwards, Rev. T. J., Birmingham, Mich.
McDonald, Rev. A. M., St. Paul, Minn.
Mills, Rev. Wilson, Kansas City, Mo.
Smith, Rev. W. H., Billings, Mont.
Samuelson, Rev. W. O., Valley, Nebr.
Barrett, Rev. Roy, Reno, Nev.
Jenks, Rev. D. S., Manchester, N. H.
Howlett, Rev. H. V., Ventnor, N. J.
Van Nostrand, Rev. M. E., Albany, N. Y.
Finwall, Rev. C. W., Fargo, N. Dak.
Vincent, Rev. H. W., Toledo, Ohio.
Bryant, Rev. Daniel, Corvallis, Ore.
Pierson, Rev. R. G., Pittsburgh, Pa.
Cleaves, Rev. A. W., Providence, R. I.
Gurley, Rev. J. M., Brooking, S. Dak.
Mead, Mrs. M. M., Ogden, Utah.
Brigham, Miss A. A., Bennington, Vt.
Carstens, Rev. F. W., Seattle, W. Wash.
Henry, Rev. W. E., Yakima, E. Wash.
Jennings, Mrs. Fannie, Parkersburg, W. Va.
Stewart, Rev. W. S., LaCrosse, Wis.

19. Resolutions

Lyall, Miss Dallas, Phœnix, Ariz.
Wilson, Rev. Bryant, Sacramento, N. Calif.
Knights, Rev. G. D., Long Beach, S. Calif.
Eden, Rev. F. E., Denver, Colo.
Lackey, Rev. J. N., Hartford, Conn.
Howe, Mrs. O. E., Washington, D. C.
Butler, Rev. E. O., Twin Falls, Ida.
Osburn, Rev. C. R., Chicago, Ill.
Granger, Rev. J. C., Hammond, Ind.
Smith, Rev. R. A., Red Oak, Iowa.
Norton, Rev. H. E., Winfield, Kans.
Robison, Rev. W. L., Bangor, Me.
Wood, Dean N. R., Barton, Mass.
Young, Rev. G. H., Kalamazoo, Mich.
Jones, Rev. D. B., Minneapolis, Minn.
Barrie, Mrs. Robert, Kansas City, Mo.
Dietrich, Prof. John, Helena, Mont.
Wells, Pres. J. M., Grand Island, Neb.
Hoopman, Rev. Theodore, Sparks, Nev.
Jenks, Rev. D. S., Manchester, N. H.
Harrar, Rev. E. A., Camden, N. J.
Phillips, Rev. H. C., Mount Vernon, N. Y., *Secretary*
Thorlakson, Rev. B. H., Sawyer, N. Dak.
Bovington, David, Cleveland, Ohio.
Hinson, Rev. W. B., Portland, Ore.
Crane, J. A., Pittsburgh, Pa., *Chairman.*
Holyoke, Rev. Edward, Providence, R. I.
Fudge, Rev. H. P., Vermillion, S. Dak.
Johnson, T. D., Salt Lake City, Utah.
[1] Bond, Henry, Brattleboro, Vt.
Marshall, Rev. T. M., Lynden, E. Wash.
Monbeck, Rev. W. E., Pullman, W. Wash.
Hattersly, C. M., Huntington, W. Va.
Harms, Rev. W. L., Oconomowoc, Wis.

20. Roger Williams Memorial

Anthony, Rev. A. W., Scarsdale, N. Y.
Brooks, Rev. C. A., Chicago, Ill.
Francis, Rev. J. A., Los Angeles, Calif.
Grose, Rev. H. B., New York City.
Hunt, Pres. E. W., Lewisburg, Pa.
Judd, O. R., New York City.
Laws, Rev. C. L., New York City.
Mathews, Dean Shailer, Chicago, Ill.
Stephens, E. W., Columbia, Mo.
Swasey, Ambrose, Cleveland, Ohio.

[1] Deceased.

21. Social Service

Term expires 1925

Dealey, Prof. J. L., Providence, R. I.
Gray, Pres. C. D., Lewiston, Me.
Raffety, Rev. W. E., Chicago, Ill.
Stillman, C. C., Grand Rapids, Mich.

Term expires 1926

[1] Batten, S. Z., Philadelphia, Pa.
Coe, Rev. H. D., Owego, N. Y.
Brooks, Rev. C. A., Chicago, Ill.
Small, Prof. A. W., Chicago, Ill.

Term expires 1927

McGuire, Rev. U. M., Greencastle, Ind.
O'Harra, Mrs. I. H., Philadelphia, Pa.
Rowe, Prof. H. K., Newton Center, Mass.
Wunder, Rev. Clinton, Rochester, N. Y.

22. Transportation

Manager

Brimson, W. G., Chicago, Ill.

Assistant Managers

Neil, Sec. S. G., Philadelphia, Pa.
Rasmussen, Rev. E. H., Minneapolis, Minn.
Wright, Rev. O. C., Portland, Ore.

23. Young People's Work

Berkeley, Prof. J. P., Newton Center, Mass.
Carman, Rev. C. A,. Galesburg, Ill.
Chalmers, Rev. W. E., Philadelphia, Pa.
Dakin, Rev. E. L., Brooklyn, N. Y.
Eulette, Mrs. C. D., Chicago, Ill.
Hill, Rev. W. A., New York City.
Judd, Mrs. O. R., Brooklyn, N. Y.
McLean, Rev. J. H., Minneapolis, Minn.
Noble, Miss Alma, Buffalo, N. Y.
Phelps, Edwin, Chicago, Ill.
Sanborn, Rev. M. F., Detroit, Mich.
Saunders, Rev. W. E., Rahway, N. J.
Smith, Mrs. H. W., Ardmore, Pa.
Thomas, Millard, Seattle, Wash.
White, Rev. J. A., Denver, Colo.

[1] Deceased.

CONVENTION BOARDS REPORTING AT SEATTLE IN 1925

1. The Board of Education

Headquarters, 276 Fifth Avenue, New York City

Officers

President, Hulley, Pres. Elkanah, Philippi, W. Va.
Vice-president, Cutten, Pres. G. B., Hamilton, N. Y.
Recording Secretary, Ashworth, Rev. R. A., Yonkers, N. Y.

Officers of the Board of Managers

Chairman, Barbour, Pres. C. A., Rochester, N. Y.
Vice-chairman, Horr, Pres. G. E., Newton Center, Mass.
Executive Secretary, Padelford, Rev. F. W., New York City.
Associate Secretary, Baker, Rev. G. R., New York City.
Treasurer, Miner, F. L., Des Moines, Iowa.
Student Secretary, Foster, Rev. A. K., New York City.
Student Secretary, Greenough, Miss F. P., Evanston, Ill.
Secretary of Missionary Education, Hill, Rev. W. A., New York City.
Associate Secretary of Missionary Education, Huston, Miss May, New York City.
Field Secretary of Missionary Education, Carr, Rev. F. L., New York City.
Secretary of World Wide Guild, Noble, Miss A. J., Buffalo, N. Y.
Secretary of Children's World Crusade, Noble, Miss M. L., Buffalo, N. Y.
Field Secretary of the Guild and Crusade, Hobart, Miss H. E., New York City, N. Y.

The Board of Managers

Term expires 1925

Barbour, Pres. C. A., Rochester, N. Y.
Crandall, Mrs. L. A., Chicago, Ill.
Eulette, Mrs. C. D., Chicago, Ill.
Hanley, Rev. E. A., Berkeley, Calif.
Hunt, Pres. E. W., Lewisburg, Pa.
MacLeish, Mrs. Andrew, Glencoe, Ill.
Monroe, Prof. Paul, New York City.
Riley, Pres. L. W., McMinnville, Ore.
Runnals, Dean Nettie, Waterville, Me.

Term expires 1926

Brown, Pres. J. S., DeKalb, Ill.
Evans, Rev. D. J., Kansas City, Mo.
Horr, Pres. G. E., Newton Center, Mass.
Latourette, Prof. K. S., New Haven, Conn.
Pendleton, Pres. E. F., Wellesley, Mass.
Small, Prof. A. W., Chicago, Ill.
Stifler, Rev. J. M., Evanston, Ill.
White, Pres. J. A., Denver, Colo.
White, W. H., Minneapolis, Minn.

Term expires 1927

Bailey, H. T., Cleveland, Ohio.
[1] Burton, Pres. E. D., Chicago, Ill.
Curry, Rev. E. R., Bozeman, Mont.
Goodchild, Rev. F. M., Brooklyn, N. Y.
Hopkins, Pres. E. M., Hanover, N. H.
Pierson, Pres. R. A., Ames, Iowa
Price, Prin. M. B., Owatonna, Minn.
Scott, A. L., Newton Center, Mass.
Stilwell, Rev. H. F., Cleveland, Ohio.

[1] Deceased.

2. THE MINISTERS AND MISSIONARIES BENEFIT BOARD

Headquarters, 276 Fifth Ave., New York City.

Officers

President, Shaw, Rev. A. A., New York City.
Vice-president and Treasurer, Harris, A. M., New York City.
Executive Secretary, Tomlinson, Rev. E. T., New York City.
Associate and Recording Secretary, Wright, Rev. P. C., New York City.

Members

Term expires 1925

Case, J. H., New York City.
Harris, A. M., Plainfield, N. J.
Shaw, Rev. A. A., Brooklyn, N. Y.
Thoms, C. M., Rochester, N. Y.
Van Deventer, A. K., Elizabeth, N. J.
Vosburgh, Rev. H. J., Los Angeles, Calif.
Woelfkin, Rev. Cornelius, New York City.

Term expires 1926

Allison, Rev. G. D., Wilmington, Del.
Beaver, F. P., Dayton, Ohio.
Clausen, Rev. B. C., Syracuse, N. Y.
Edwards, L. G., New York City.
Farnham, Rev. E. P., Great Neck, N. Y.
Fowler, Rev. A. T., Brooklyn, N. Y.
Hazen, Rev. J. C., East Orange, N. J.

Term expires 1927

Case, J. L., Norwich, Conn.
Gallup, Rev. C. M., Providence, R. I.
Goodchild, Rev. F. M., Brooklyn, N. Y.
Mack, E. H., Erie, Pa.
Matteson, L. J., Mount Vernon, N. Y.
Prescott, C. H., Cleveland, Ohio.
Reinhold, E. S., Chester, Pa.

GROUP B

TO REPORT AT WASHINGTON IN 1926

1. Baptist Bodies Using Foreign Languages

Term expires 1926

Bronk, Rev. M., Philadelphia, Pa., American Baptist Publication Society.

Brooks, Rev. C. A., Chicago, Ill., Pastor.

Lesik, Rev. M. S., Toledo, Ohio, Polish Baptist Conference.

Mangano, Rev. A., Brooklyn, N. Y., Italian Baptist Convention.

Orosz, Prof. S., East Orange, N. J., Hungarian Baptist Union.

Reid, Rev. William, Providence, R. I., State Convention.

Warren, Rev. A. W., Clarks Grove, Minn., Danish Baptist General Conference of America.

Westfall, Mrs. K. S., New York City, Woman's American Baptist Home Mission Society.

Term expires 1927

Breding, Rev. O., Minneapolis, Minn., Norwegian Baptist Conference of America.

Brouillette, Rev. O., Salem, Mass., French-Speaking Conference of New England.

Daviduk, Rev. J. P., Hartford, Conn., Russian and Ukrainian Baptist Union.

Dutton, Rev. E. H., Buffalo, N. Y., City Mission Society.

Esselstrom, Rev. M., Chicago, Ill., The Finnish Baptist Mission Union of America.

Gleiss, Rev. H. C., Detroit, Mich., City Mission Society.

Neil, Rev. S. G., Philadelphia, Pa., American Baptist Publication Society.

Smith, Rev. F. A., New York City, American Baptist Home Mission Society.

Term expires 1928

Anderson, Rev. F. L., East Orange, N. J., American Baptist Home Mission Society.

Ardelean, Rev. J., Akron, Ohio, Roumanian Baptist Association.

Ashworth, Rev. R. A., Yonkers, N. Y., Pastor.

Hedeen, Rev. O., Chicago, Ill., Swedish Baptist General Conference of America.

Kaiser, Prof. L., Rochester, N. Y., German Baptist Churches of North America.

LeGrand, Rev. A., Milwaukee, Wis., State Convention.

Moor, Mrs. G. C., New York City, Woman's American Baptist Home Mission Society.

Silva, Rev. F. C. B., New Bedford, Mass., Portuguese Baptist Evangelical Congress.

Slabey, Prof. A., East Orange, N. J., Czechoslovak Baptist Convention.

2. Board of Missionary Cooperation

The President of the Northern Baptist Convention

Rhoades, E. H., Jr., Toledo, Ohio.

The Executive Secretary of the Board of Missionary Cooperation

Bowler, Rev. W. H., New York City.

The Treasurer of the Board of Missionary Cooperation

— ——, ————.

Representing the Executive Committee

Class I. Term expires 1926

Rough, Mrs. J. D., Mount Vernon, N. Y.

Class II. Term expires 1927
Shank, C. S., Seattle, Washington.

Class III. Term expires 1928
Million, Pres. J. W., Des Moines, Iowa.

REPRESENTING THE COOPERATING ORGANIZATIONS

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Class I. Term expires 1926
White, Rev. H. J., Hartford, Conn.

Class II. Term expires 1927
Anderson, Prof. F. L., Newton Center, Mass.

Class III. Term expires 1928
Milliken, Hon. C. E., Portland, Me.

WOMAN'S AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Class I. Term expires 1926
Smith, Mrs. H. W., Ardmore, Pa.

Class II. Term expires 1927
Goodman, Mrs. H. E., Chicago, Ill.

Class III. Term expires 1928
Wood, Mrs. N. R., Arlington, Mass.

THE AMERICAN BAPTIST HOME MISSION SOCIETY

Class I. Term expires 1926
Anthony, Rev. A. W., Scarsdale, N. Y.

Class II. Term expires 1927
Palmer, G. W., Brooklyn, N. Y.

Class III. Term expires 1928
Knights, Rev. G. D., Long Beach, Calif.

WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY

Class I. Term expires 1926
Moor, Mrs. G. C., New York City.

Class II. Term expires 1927
Coleman, Mrs. G. W., Boston, Mass.

Class III. Term expires 1928
Nuveen, Mrs. John, Chicago, Ill.

THE AMERICAN BAPTIST PUBLICATION SOCIETY

Class I. Term expires 1926
Rosselle, Rev. W. Q., Malden, Mass.

Class II. Term expires 1927
Sagebeer, J. E., Philadelphia, Pa.

Class III. Term expires 1928
Cole, H. E., Pittsburgh, Pa.

REPRESENTING THE BOARDS OF THE CONVENTION

MINISTERS AND MISSIONARIES BENEFIT BOARD

Class I. Term expires 1926
Shaw, Rev. A. A., Brooklyn, N. Y.

Class II. Term expires 1927
Wright, Rev. P. C., New York City.

Class III. Term expires 1928
Harris, A. M., Plainfield, N. J.

THE BOARD OF EDUCATION

Class I. Term expires 1926
Eulette, Mrs. C. D., Chicago, Ill.

Class II. Term expires 1927
Barbour, Pres. C. A., Rochester, N. Y.

Class III. Term expires 1928
Padelford, Rev. F. W., Newton Center, Mass.

REPRESENTING THE STATE CONVENTIONS

Class I. Term expires 1926

UNITED BAPTIST CONVENTION OF MAINE
Milliken, C. E., Portland, Me.

MASSACHUSETTS BAPTIST CONVENTION
Sparrow, J. A., Wollaston, Mass.

MICHIGAN BAPTIST CONVENTION
Young, S. G., Lansing, Mich.

MINNESOTA BAPTIST CONVENTION
Rasmussen, Rev. E. H., Minneapolis, Minn.

MONTANA BAPTIST CONVENTION
Van Engelen, Rev. Henry, Missoula, Mont.

NEBRASKA BAPTIST CONVENTION
Davis, O. E., Lincoln, Neb.

NEVADA-SIERRA BAPTIST CONVENTION
Barrett, Rev. R. H., Reno, Nev.

UNITED BAPTIST CONVENTION OF NEW HAMPSHIRE
Clough, C. E., Lebanon, N. H.

NEW JERSEY BAPTIST CONVENTION
Roberson, Horace, Bayonne, N. J.

BAPTIST MISSIONARY CONVENTION OF THE STATE OF NEW YORK
Vichert, Dean J. F., Rochester, N. Y.

NORTH DAKOTA BAPTIST STATE CONVENTION
Best, Rev. H. R., Fargo, N. Dak.

OHIO BAPTIST STATE CONVENTION
Herget, Rev. J. F., Cincinnati, Ohio.

Class II. Term expires 1927

OREGON BAPTIST STATE CONVENTION
Burt, U. S., Corvallis, Ore.

PENNSYLVANIA BAPTIST GENERAL CONVENTION
Hudson, R. L., Philadelphia, Pa.

BAPTIST ASSOCIATION OF PORTO RICO
———, ———, ———.

RHODE ISLAND BAPTIST STATE CONVENTION
Baker, J. W., Pawtucket, R. I.

SOUTH DAKOTA BAPTIST CONVENTION
Coon, J. M., Sioux Falls, S. Dak.

UTAH BAPTIST STATE CONVENTION
Garrison, Rev. L. A., Ogden, Utah.

VERMONT BAPTIST STATE CONVENTION
[1] Bond, Henry, Brattleboro, Vt.

EAST WASHINGTON AND NORTH IDAHO BAPTIST CONVENTION
Barline, J. C., Spokane, Wash.

[1] Deceased.

WESTERN WASHINGTON BAPTIST CONVENTION
Watson, Rev. J. F., Seattle, Wash.

BAPTIST GENERAL ASSOCIATION OF WEST VIRGINIA
Wood, Rev. M. L., Huntington, W. Va.

WISCONSIN BAPTIST CONVENTION
Steinberg, E. J., Milwaukee, Wis.

WYOMING BAPTIST STATE CONVENTION
Bowerman, Rev. L. S., Casper, Wyo.

Class III. Term expires 1928

ARIZONA BAPTIST CONVENTION
Day, Rev. R. E., Phœnix, Ariz.

NORTHERN CALIFORNIA BAPTIST CONVENTION
Brinstad, Rev. C. W., San Francisco, Calif.

SOUTHERN CALIFORNIA BAPTIST CONVENTION
Skevington, Rev. S. J., Los Angeles, Calif.

COLORADO BAPTIST CONVENTION
Freeman, F. W., Denver, Colo.

CONNECTICUT BAPTIST CONVENTION
Decker, Rev. C. A., Bridgeport, Conn.

DELAWARE BAPTIST STATE CONVENTION
Williamson, Rev. A. F., Wilmington, Del.

DISTRICT OF COLUMBIA ASSOCIATION OF BAPTIST CHURCHES
Millington, Rev. H. W. O., Washington, D. C.

IDAHO BAPTIST CONVENTION
Witty, W. H., Pocatello, Idaho.

ILLINOIS BAPTIST STATE CONVENTION
Twing, Rev. M. W., Alton, Ill.

INDIANA BAPTIST CONVENTION
Dearborn, C. S., Indianapolis, Ind.

IOWA BAPTIST CONVENTION

Mitchell, Rev. G. P., Des Moines, Iowa.

KANSAS BAPTIST CONVENTION

Crawford, Rev. J. T., Topeka, Kans.

REPRESENTING THE STANDARD CITY MISSION SOCIETIES

Class I. Term expires 1926

DETROIT

Gleiss, Rev. H. C., Detroit, Mich.

KANSAS CITY

Jones, Rev. C. P., Kansas City, Mo.

LOS ANGELES

Elwell, J. F., Los Angeles, Calif.

NEW YORK

Jerome, W. T., Jr., New York, N. Y.

PHILADELPHIA

Skerrett, Mrs. H. H., (Philadelphia) Germantown, Pa.

Class II. Term expires 1927

PITTSBURGH

Chappell, Rev. W. C., Pittsburgh, Pa.

ROCHESTER

Beaven, Rev. A. W., Rochester, N. Y.

SAN FRANCISCO

Tingley, Rev. C. E., San Francisco, Calif.

ST. LOUIS

Ewing, Rev. S. E., St. Louis, Mo.

Class III. Term expires 1928

BOSTON

Miller, A. L., Boston, Mass.

BROOKLYN

Burns, E. R., Brooklyn, N. Y.

BUFFALO

Jackson, G. A., Buffalo, N. Y.

CHICAGO

Stifler, Rev. F. C. (Chicago) Wilmette, Ill.

CLEVELAND

Prescott, C. H., Cleveland, Ohio.

MEMBERS-AT-LARGE

Class I. Term expires 1926

Herrick, Mrs. E. C., Fall River, Mass.

Montgomery, Mrs. W. A., Rochester, N. Y.

Newcomb, F. M., Philadelphia, Pa.

Class II. Term expires 1927

Nickels, Mrs. F. C., Minneapolis, Minn.

Prescott, Miss N. G., Rochester, N. Y.

Smith, Mrs. F. I., Denver,Colo.

Class III. Term expires 1928

Ballard, Mrs. W. H., Pasadena, Calif.

Compton, Mrs. H. F., Seattle, Wash.

Cottell, Mrs. F. W., Cincinnati, Ohio.

OFFICERS

Chairman, Witty, W. H., Pocatello, Idaho.

First Vice-chairman, Day, Rev. R. E., Phœnix, Ariz.

Second Vice-Chairman, Compton, Mrs. H. F., Seattle, Wash.

Recording Secretary, Lipphard, W. B., New York City.

Treasurer, ———.

Assistant Treasurer, Bowler, H. R., New York City.

Executive Secretary, Bowler, Rev. W. H., New York City.

MEMBERS OF THE ADMINISTRATIVE COMMITTEE

REPRESENTING

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Milliken, C. E., Portland, Me.

WOMAN'S AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Goodman, Mrs. H. E., Chicago, Ill.

THE AMERICAN BAPTIST HOME MISSION SOCIETY

Palmer, G. W., Brooklyn, N. Y.

WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY

Coleman, Mrs. G. W., Boston, Mass.

THE AMERICAN BAPTIST PUBLICATION SOCIETY

Sagebeer, J. E., Philadelphia, Pa.

BOARD OF EDUCATION

Eulette, Mrs. C. D., Chicago, Ill.

MINISTERS AND MISSIONARIES BENEFIT BOARD

Harris, A. M., New York City.

STATE CONVENTIONS

[1] Bond, Henry, Brattleboro, Vt.
Young, S. G., Lansing, Mich.

SCHOOLS AND COLLEGES

Barbour, Pres. C. A., Rochester, N. Y.

STANDARD CITY MISSION SOCIETIES

Jerome, W. T., Jr., New York City.

MEMBERS-AT-LARGE

Prescott, Miss N. G., Rochester, N. Y.

Moor, Mrs. G. C., New York, N. Y.

Baker, J. W., Pawtucket, R. I.

Hudson, R. L., Philadelphia, Pa.

Decker, Rev. C. A., Bridgeport, Conn.

Shaw, Rev. A. A., Brooklyn, N. Y.

EX OFFICIO MEMBER OF THE ADMINISTRATIVE COMMITTEE

Witty, W. H., Pocatello, Idaho.

3. City Missions

Term expires 1926

Bartle, Dr. Harvey, Wilkinsburg, Pa.
Heath, Rev. H. A., Boston, Mass.
LeGrand, Rev. A., Milwaukee, Wis.
Otto, Rev. Benjamin, Chicago, Ill.
Sears, Rev. C. H., New York City.

Term expires 1927

Anderson, Pres. F. L., East Orange, N. J.
Brimson, Miss A. W., Chicago, Ill.
Chambers, Rev. T. F., Granville, Ohio.
Ewing, Rev. S. E., St. Louis, Mo.
Gleiss, Rev. H. C., Detroit, Mich.

Term expires 1928

Chappell, Rev. W. C., Pittsburgh, Pa.
Dutton, Rev. E. H., Buffalo, N. Y.
Fox, Rev. J. B., Los Angeles, Calif.
Goodall, Rev. C. E., Newark, N. J.
Steward, Rev. O. T., Philadelphia, Pa.

4. Committee of Nine on Report of Advisory Committee

Coleman, Mrs. G. W., Boston, Mass.
Evans, Rev. D. J., Kansas City, Mo.
Freeman, F. W., Denver, Colo.
Goodman, Mrs. H. E., Chicago, Ill.
Harper, Rev. W. F., Los Angeles, Calif.
Harris, A. M., Plainfield, N. J.
Scott, A. L., Boston, Mass.
Shank, C. S., Seattle, Wash.
Shull, D. C., Sioux City, Iowa, *Chairman.*

5. Conference with Other Religious Bodies

Hanley, Rev. E. A., Berkeley, Calif.
MacMurray, Rev. D. A., Asbury Park, N. J.
Petty, Rev. C. W., Pittsburgh, Pa.
Phillips, Rev. Harold, Mount Vernon, N. Y.
Wunder, Rev. Clinton, Rochester, N. Y.

[1] Deceased.

6. Delegates to the Federal Council of Churches of Christ in America

Abernethy, Mrs. W. S., Washington, D. C.
Allison, Prof. W. H., Hamilton, N. Y.
Anderson, Prof. F. L., Newton Center, Mass.
Anthony, Rev. A. W., Scarsdale, N. Y.
Ashworth, Rev. R. A., Yonkers, N. Y.
Barbour, Pres. C. A., Rochester, N. Y.
Barnes, Sec. L. C., New York City.
Brink, Sec. G. N., Philadelphia, Pa.
Coleman, Mrs. G. W., Boston, Mass.
Faunce, Pres. W. H. P., Providence, R. I.
Franklin, Sec. J. H., New York City.
Gordon, Rev. A. H., Buffalo, N. Y.
Gray, Pres. C. D., Lewiston, Me.
Grose, Rev. H. B., New York City.
Hanley, Rev. E. A., Berkeley, Calif.
Lawson, Rev. A. G., New York City.
Levy, Rev. M. A., Pittsfield, Mass.
Lord, Rev. R. D., Brooklyn, N. Y.
Mathews, Dean Shailer, Chicago, Ill.
Milliken, C. E., Portland, Me.
Million, Pres. J. W., Des Moines, Iowa.
Montgomery, Mrs. W. A., Rochester, N. Y.
Moore, Rev. J. M., Brooklyn, N. Y.
Peabody, Mrs. H. W., Beverly, Mass.
Rhees, Pres. Rush, Rochester, N. Y.
Richardson, Rev. W. S., New York City.
Sears, Rev. C. H., New York City.
Stilwell, Sec. H. E., Cleveland, Ohio.
White, Sec. C. L., New York City.
White, Rev. H. J., Hartford, Conn.
Wishart, Rev. A. W., Grand Rapids, Mich.

7. Denominational Day

Term expires 1926

Bailey, Rev. A. M., Seattle, Wash.
Chamberlin, C. I., Geneva, Ohio.
Cleaves, Rev. A. W., Providence, R. I.

Term expires 1927

Franklin, Sec. J. H., New York City.
Rittenhouse, Rev. D. F., Columbus, Ohio.
Thatcher, Rev. W. D., Trenton, N. J.

Term expires 1928

Brown, Rev. G. L., Watertown, N. Y.
Hill, Pres. C. M., Berkeley, Calif.
Woodbury, Rev. W. E., Melrose, Mass.

8. Division of the Missionary Dollar

Barber, Mrs. C. H., Philadelphia, Pa.
Chamberlin, W. D., Dayton, Ohio.
Everett, W. W., Washington, D. C.
Fales, Mrs. R. P., Chicago, Ill.
Hazen, Rev. J. C., Orange, N. J., *Convener.*
Ismon, R. H., New York City.
Lindsay, F. H., Milwaukee, Wis.
Montague, O. O., Chicago, Ill.
Remington, H. F., Rochester, N. Y.
Staub, W. A., New York City.

9. Finance

Term expires 1926

Ismon, R. H., New York City.
Lindsay, F. H., Milwaukee, Wis.
Swasey, Ambrose, Cleveland, Ohio.

Term expires 1927

Coleman, W. C., Wichita, Kans.
Remington, H. F., Rochester, N. Y.
Staub, W. A., New York City.

Term expires 1928

Hazen, Rev. J. C., Orange, N. J.
Miller, Alton, Brookline, Mass.
Nuveen, J., Chicago, Ill.

10. International Justice and Good-will and Near East Relief Advisory Committee

Boynton, Rev. M. P., Chicago, Ill.
Coleman, Mrs. G. W., Boston, Mass.
Dean, Rev. J. M., Pasadena, Calif.
Fosdick, R. B., New York City.
Jackson, E. H., Washington, D. C.
Moore, J. C., Indianapolis, Ind.
Moore, Rev. J. M., Brooklyn, N. Y. *Chairman.*
Peabody, Mrs. H. W., Beverly, Mass.
Phillips, Rev. V. S., Columbus, Ohio.

11. Interracial Relationships

Finn, Rev. A. H., Detroit, Mich.
Forshee, Rev. A. A., Boston, Mass.
Hovey, Sec. G. R., New York City.
Moore, Frederick, Middletown, Ohio.
Stifler, Rev. F. C., Wilmette, Ill.

12. Law

Term expires 1926

Abbott, A. L., St. Louis, Mo.
Chritton, G. A., Chicago, Ill.

Term expires 1927

Barker, A. P., Clinton, Iowa.
Webb, L. M., Portland, Me.

Term expires 1928

Remy, C. F., Indianapolis, Ind.
Sagebeer, J. E., Philadelphia, Pa.

13. Roger Williams Memorial

Anthony, Rev. A. W., Hartsdale, N. Y.
Grose, Rev. H. B., New York City.
Hunt, Pres. E. W., Lewisburg, Pa.
Judd, O. R., New York City.
Laws, Rev. C. L., New York City.
Swasey, Ambrose, Cleveland, Ohio.

14. Social Service

Term expires 1926

Coe, Rev. H. D., Owego, N. Y.
Brooks, Rev. C. A., New York City.
Petty, Rev. A. R., New York City.
Small, Prof. A. W, Chicago, Ill.

Term expires 1927

McGuire, Rev. U. M,, Greencastle, Ind.
O'Harra, Mrs. I. H., Philadelphia, Pa.
Rowe, Prof. H. K., Newton Center, Mass.
Wunder, Rev. Clinton, Rochester, N. Y.

Term expires 1928

Gray, Pres. C. D., Lewiston, Me.
Raffety, Rev. W. E., Chicago, Ill.
Stackhouse, Rev. P. J., Chicago, Ill.
Stillman, C. C., Grand Rapids, Mich.

15. Transportation

Manager

Brimson, W. G., Chicago, Ill.

Assistant Managers

Neil, Sec. S. G., Philadelphia, Pa.
Rasmussen, Rev. E. H., Minneapolis, Minn.
Wright, Rev. O. C., Portland, Ore.

16. Young People's Work

Blair, R. J., Boston, Mass.
Chalmers, Sec. W. E., Philadelphia, Pa.
Coy, Miss Sallie, Westerly, R. I.
Cummings, O. DeW., Los Angeles, Calif.
Dakin, Rev. E. L., Brooklyn, N. Y.
Eulette, Mrs. C. D., Chicago, Ill.
Gates, E. P., Boston, Mass.
Hill, Sec. W. A., New York City.
Hines, Rev. Herbert, Springfield, Ill.
Hoiland, Richard, St. Paul, Minn.
Judd, Mrs. O. R., Brooklyn, N. Y.
McGorrill, Rev. M. M., Chicago, Ill.
Phelps, Edwin, Chicago, Ill.
Rice, Miss V. M., Waterville, Me.
Singleton, John, Chicago, Ill.

CONVENTION BOARDS TO REPORT AT WASHINGTON IN 1926

1. THE BOARD OF EDUCATION OF THE NORTHERN BAPTIST CONVENTION

Headquarters, 276 Fifth Avenue, New York City.

Officers

President, Wilbur, Pres. J. M., Philadelphia, Pa.
Vice-president, Wells, Pres. J. M., Grand Island, Neb.
Recording Secretary, Ashworth, Rev. R. A., Yonkers, N. Y.

Officers of the Board of Managers

Chairman, Barbour, Pres. C. A., Rochester, N. Y.
Vice-chairman, Horr, Pres. G. E., Newton Center, Mass.
Executive Secretary, Padelford, Rev. F. W., New York City.
Associate Secretary, Baker, Rev. G. R., New York City.
Treasurer, Miner, F. L., Des Moines, Iowa.
Student Secretary, Foster, Rev. A. K., New York City.
Student Secretary, Greenough, Miss Frances P., Evanston, Ill.
Student Secretary, Foster, Miss Katherine C., New York City.
Secretary of Missionary Education, Hill, Rev. W. A., New York City
Associate Secretary of Missionary Education, Huston, Miss May, New York City.
Field Secretary of Missionary Education, Carr, Rev. F. L., New York City.
Secretary of World Wide Guild, Noble, Miss Alma J., Buffalo, N. Y.
Secretary of Children's World Crusade, Noble, Miss Mary L., Buffalo, N. Y.
Field Secretary of the Guild and Crusade, ———, ———.

The Board of Managers

Term expires 1926

Brown, Pres. J. S., DeKalb, Ill.
Evans, Rev. D. J., Kansas City, Mo.
Horr, Pres. G. E., Newton Center, Mass.
Latourette, Prof. K. S., New Haven, Conn.
Pendleton, Pres. Ellen F., Wellesley, Mass.
Small, Prof. A. W., Chicago, Ill.
Stifler, Rev. J. M., Evanston, Ill.
White, Pres. J. A., Berkeley, Calif.
White, W. H., Minneapolis, Minn.

Term expires 1927

Bailey, H. T., Cleveland, Ohio.
[1] Burton, Pres. E. D., Chicago, Ill.
Curry, Rev. E. R., Helena, Mont.
Goodchild, Rev. F. M., New York City.
Hopkins, Pres. E. M., Hanover, N. H.
Pierson, Pres. R. A., Ames, Iowa.
Price, Pres. M. B., Owatonna, Minn.
Scott, A. L., Boston, Mass.
Stilwell, Rev. H. F., Cleveland, Ohio.

[1] Deceased.

Term expires 1928

Barbour, Pres. C. A., Rochester, N. Y.
Crandall, Mrs. L. A., Chicago, Ill.
Eulette, Mrs. C. D., Chicago, Ill.
Hanley, Rev. E. A., Berkeley, Calif.
Hunt, Pres. E. W., Lewisburg, Pa.
MacLeish, Mrs. Andrew, Glencoe, Ill.
Riley, Pres. L. W., McMinnville, Ore.
Runnals, Dean Nettie, Waterville, Me.
Swetland, Prin. R. W., Hightstown, N. J.

2. THE MINISTERS AND MISSIONARIES BENEFIT BOARD

Headquarters, 276 Fifth Avenue, New York City.

OFFICERS

President, SHAW, REV. A. A., New York City.
Vice-president and Treasurer, HARRIS, A. M., New York City.
Executive Secretary, TOMLINSON, REV. E. T., New York City.
Associate and Recording Secretary, WRIGHT, REV. P. C., New York City.

MEMBERS

Term expires 1926

Allison, Rev. G. D., Wilmington, Del.
Beaver, F. P., Dayton, Ohio.
Clausen, Rev. B. C., Syracuse, N. Y.
Edwards, L. G., New York City.
Farnham, Rev. E. P., Great Neck, N. Y.
Fowler, Rev. A. T., Brooklyn, N. Y.
Hazen, Rev. J. C., East Orange, N. J.

Term expires 1927

Case, J. L., Norwich, Conn.
Gallup, Rev. C. M., Providence, R. I.
Goodchild, Rev. F. M., Brooklyn, N. Y.
Mack, E. H., Erie, Pa.
Matteson, L. J., Mount Vernon, N. Y.
Prescott, C. H., Cleveland, Ohio.
Reinhold, E. S., Chester, Pa.

Term expires 1928

Bovenizer, G. W., Brooklyn, N. Y.
Case, J. H., New York, N. Y.
Harris, A. M., Plainfield, N. J.
Shaw, Rev. A. A., Brooklyn, N. Y.
Sorg, H. T., Newark, N. J.
Thoms, C. M., Rochester, N. Y.
Woelfkin, Rev. Cornelius, New York City.

DIRECTORY OF COOPERATING ORGANIZATIONS

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Headquarters, 276 Fifth Avenue, New York City.

OFFICERS

President, Milliken, C. E., Portland, Me.
First Vice-president, Brooks, Rev. C. A., Chicago, Ill.
Second Vice-president, Davis, T. J., Butte, Mont.
Recording Secretary, Lipphard, W. B., New York City.
Home Secretary, Lerrigo, Rev. P. H. J., New York City.
Associate Secretary, Lipphard, W. B., New York City.
Foreign Secretary, Franklin, Rev. J. H., 276 Fifth Ave., New York City.
Foreign Secretary, Robbins, Rev. J. C., 276 Fifth Avenue, New York City.
Candidate Secretary, Lerrigo, Rev. P. H. J., New York City.
Treasurer, Huntington, G. B., New York City.

BOARD OF MANAGERS

Chairman, Anderson, Prof. F. L., Newton Center, Mass.
Vice-chairman, White, Rev. H. J., Hartford, Conn.
Recording Secretary, Lipphard, W. B., New York City.

Class I. Term expires 1926

Abernethy, Rev. W. S., Washington, D. C.
Baldwin, Rev. A. C., Philadelphia, Pa.
[1] Bond, Henry, Brattleboro, Vt.
Hagstrom, Pres. G. A., St. Paul, Minn.
Huggins, G. E., New York City.
Hunt, Pres. E. W., Lewisburg, Pa.
Judd, O. R., New York City.
Otto, T., Syracuse, N. Y.
Pope, Rev. C. J., Lincoln, Neb.

Class II. Term expires 1927

Anderson, Prof. F. L., Newton Center, Mass.
Button, C. H., Philadelphia, Pa.
Chamberlin, Rev. C. W., 53 Lothrop Street, Beverly, Mass.
Cummings, Rev. S. W., Redlands, Calif.
MacQueen, Rev. D. B., Rochester, N. Y.
Stacy, Rev. T. H., Center Sandwich, N. H.
White, F. H., Ridgewood, N. J.
White, Rev. H. J., Hartford, Conn.
Williams, Mornay, Englewood, N. J.

Class III. Term expires 1928

Field, F. T., Boston, Mass.
Fillebrown, H. M., Pawtucket, R. I.
Francis, Rev. J. A., Los Angeles, Calif.
Jameson, W. A., Mount Vernon, N. Y.
Robins, Prof. H. B., Rochester, N. Y.
St. John, T. R., New York City.
Sheppard, W. T., Lowell, Mass.
Taylor, Rev. F. E., Indianapolis, Ind.
Twomey, Rev. M. J., Newark, N. J.

[1] Deceased.

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Term expires 1927

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Term expires 1928

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Williams, Mrs. Mornay, Englewood, N. J.

[1] Officer elected and salary paid by the Board of Education.

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Clegg, J. W., Philadelphia, Pa.
Cole, H. E., Pittsburgh, Pa.
Griffith, J. P. C., Philadelphia, Pa.
Lawson, Rev. A. G., Meredith, N. Y.
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Term expires 1927

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Hopper, H. B., Philadelphia, Pa.
Jenkins, H. L., Philadelphia, Pa.
Rannels, Rev. C. H., Bayonne, N. J.
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Robinson, F. H., Pittsburgh, Pa.
Taylor, E. L., Williamsport, Pa.

Term expires 1928

Collmer, E. B., Philadelphia, Pa.
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THE AFFILIATING ORGANIZATIONS DIRECTORY AND STATISTICS

DIRECTORY OF AFFILIATING ORGANIZATIONS

	Legal Title	President	Executive Secretary	Treasurer	Next Session Place	Next Session Time
1	Arizona Baptist Convention.	Dr. W. W. Watkins, 206 E. Moreland St., Phœnix.	Rev. H. Q. Morton, 216 Home Builders' Building, Phœnix.	Dr. L. H. Thayer, Phœnix.	Tucson,	May 12-16, 1926.
2	California: Northern California Baptist Convention.	J. E. Neighbor, Berkeley.	Rev. C. W. Brinstad, 1213 Humboldt Bank Building, San Francisco.	J. O. Ernsberger, 338 Brannan St., San Francisco.	———	May 10-12, 1926.
3	California: Southern California Baptist Convention.	George P. Cortner, Redlands.	Rev. W. F. Harper, 501 Columbia Building, Los Angeles.	Edward H. Adsit, 501 Columbia Building, Los Angeles.	Pomona,	May 17-21, 1926.
4	Colorado Baptist State Convention.	Fred. W. Freeman, Foster Building, Denver.	Rev. F. B. Palmer, 317 Colorado Building, Denver.	Frank I. Smith, 604 Ideal Building, Denver.	Grand Junction,	Oct. 20-22, 1925.
5	Connecticut Baptist Convention, The	Rev. J. N. Lackey, 181 Fairfield Ave., Hartford.	Rev. E. E. Gates, 720 Main St., Hartford.	Charles Edward Prior, Security Trust Company, Hartford.	Meriden,	Oct. 13-15, 1925.
6	Delaware Baptist State Convention.	Rev. H. C. Broughton, 1018 West 10th St., Wilmington.	Rev. Samuel C. Welsh, 417 Washington St., Milford.	Edward H. Porter, Equitable Building, Wilmington.	New Castle,	May 13, 14, 1926.
7	District of Columbia: Columbia Association of Baptist Churches.	Gratz E. Dunkum, 5322 Colorado Ave., N. W., Washington.	Rev. H. W. O. Millington, 320 Woodward Building, Washington.	James C. Haring, 3743 McKinley St., N. W., Washington.	First Church, Washington,	Nov. 16-19, 1925.
8	Idaho Baptist Convention of the State of Idaho.	Hon. F. S. Dietrich, Boise.	Rev. W. A. Shanks, 602 Empire Building, Boise.	S. R. Rightenour, D. D., Boise.	Buhl,	Sept. 29 - Oct. 1, 1925.
9	Illinois Baptist State Convention.	Rev. M. W. Twing, 535 East 6th St., Alton.	Rev. A. E. Peterson, 2320 S. Michigan Ave., Chicago.	L. K. Evans, El Paso.	Benton,	Oct. 18-21, 1925.
10	Indiana Baptist Convention, The	Rev. U. S. Clutton, 24 Euclid Ave., Indianapolis.	Rev. Carlos M. Dinsmore, 1729 No. Illinois St., Indianapolis.	W. R. Adams, 1729 No. Illinois St., Indianapolis.	Terre Haute,	Oct. 13-15, 1925.
11	Iowa Baptist Convention.	J. S. Tuthill, Waterloo.	Rev. G. P. Mitchell, 406 Valley National Bank Building, Des Moines.	J. H. Cochrane, 430 East Grand Ave., Des Moines.	Ames,	Oct. 21-25, 1925.
12	Kansas Baptist Convention, The.	G. W. Trout, Pittsburgh.	Rev. J. T. Crawford, 918 Kansas Ave., Topeka.	Chas. E. Eldredge, Topeka.	Concordia,	Oct. 13-15, 1925.
13	Maine: United Baptist Convention of Maine, The.	Harry S. Brown, Waterville.	Rev. I. B. Mower, Waterville.	G. W. Graffam, Masonic Building, Portland.	———	June 9, 1926.
14	Massachusetts Baptist Convention.	Rev. E. C. Herrick, 154 Maple St., New Bedford.	Rev. Hugh A. Heath, 703 Ford Building, Boston.	Leslie Langill, 17 Court St., Boston.	Fall River,	Oct. 28, 29, 1925.
15	Michigan Baptist Convention.	W. H. Hamilton, Battle Creek.	Rev. John E. Smith, 368 Capital National Bank Building, Lansing.	John E. Carr, Lansing.	Lansing,	Oct. 21-23, 1925.
16	Minnesota Baptist Convention.	F. K. Pratt, 415 New York Life Building, Minneapolis.	Rev. E. H. Rasmussen, 529 Second Ave., So., Minneapolis.	Frank G. Jewett, 740 McKnight Building, Minneapolis.	St. Paul,	Oct. 12-14, 1925.
17	Montana Baptist Convention.	H. T. Heddon, Billings.	Rev. E. R. Curry, Box 604, Helena.	Rev. R. O. Shannon, Lodge Grass.	Bozeman,	May 12-14, 1926.
18	Nebraska Baptist Convention.	Oak E. Davis, Security Mutual Building, Lincoln.	Rev. F. W. Ainslie, Hedde Block, Grand Island.	W. E. Rhoades, U. S. National Bank, Omaha.	Lincoln,	Oct. 14-17, 1925.

19 Nevada: Nevada-Sierra Baptist Convention, The.	Hon. Thomas F. Moran, Reno.	Rev. Roy H. Barrett, Box 743, Reno.	Victor Cokefair, Box 743, Reno.	Bishop, Calif., May 14-16, 1926.
20 New Hampshire: United Baptist Convention of New Hampshire.	Richard C. Goodell, Antrim.	Rev. D. S. Jenks, 922 Elm St., Manchester.	Lewis E. Staples, Portsmouth.	Claremont, Oct. 6, 7, 1925.
21 New Jersey Baptist Convention.	Hon. Horace Roberson, Bayonne.	Rev. C. E. Goodall, 158 Washington St., Newark.	Charles D. Brady, 158 Washington St., Newark.	Atlantic City, Oct. 26-28, 1925.
22 New York: Baptist Missionary Convention of the State of New York.	Theophilus Otto, Syracuse.	Rev. H. C. Colebrook, 487 So. Salina St., Syracuse.	Orrin R. Judd, 60 Broadway, New York.	———, Oct. 20-22, 1925.
23 North Dakota Baptist State Convention.	.....	Rev. F. E. Stockton, 62 Broadway, Fargo.	S. C. Hendrickson, Grand Forks.	.....
24 Ohio Baptist Convention, The.	Rev. J. H. Lloyd, 39 W. Evergreen Ave., Youngstown.	Rev. T. F. Chambers, Granville.	E. E. Hopkins, Granville.	Zanesville, May 17-20, 1926.
25 Oklahoma: Western Oklahoma Indian Baptist Association.	Rev. E. C. Deyo, Lawton.	Rev. Harry H. Treat, Anadarko.	Mrs. Harry H. Treat, Anadarko.	Anadarko, Aug. 5-8, 1926.
26 Oregon Baptist State Convention, The.	J. A. Smith, Portland.	Rev. O. C. Wright, 505 Odd Fellows' Building, Portland.	W. O. Sims, Portland.	Astoria, Oct. 13-18, 1925.
27 Pennsylvania Baptist General Convention, The.	J. H. Stauff, 307 Fourth Ave., Pittsburgh.	Rev. C. A. Soars, 1701 Chestnut St., Philadelphia.	Joseph W. Hill, 5820 Windsor Terrace, Philadelphia.	Norristown, Oct. 19-22, 1925.
28 Porto Rico: Association of Baptist Churches of Porto Rico.	Rev. E. M. Bernier, Box 104, Puerta de Tierra.	Rev. Daniel Echavarria, Box 82, Carolina.	José L. Más, San Juan.	San Lorenzo, March 11-14, 1926.
29 Rhode Island Baptist State Convention.	Wallace L. Pond, 56 President Ave., Providence.	Rev. William Reid, 304 Lauderdale Building, Providence.	Frank E. Ballou, 143 Weybosset St., Providence.	Providence, May 18, 19, 1926.
30 South Dakota Baptist Convention.	J. M. Coon, Sioux Falls.	Rev. J. L. Barton, 9 Hub Building, Sioux Falls.	E. A. Loomer, Mitchell.	Sioux Falls, Sept. 30 to Oct. 4, 1925.
31 Utah Baptist State Convention, The.	Rev. L. A. Garrison, Box 593, Ogden.	Rev. J. S. Stump, 310 Dooly Block, Salt Lake City.	J. E. Berkley, 312 Dooly Block, Salt Lake City.	Ogden, May 12-14, 1926.
32 Vermont Baptist State Convention.	Arthur G. Crane, Burlington.	Rev. W. A. Davison, Masonic Building, Burlington.	Alton R. Briggs, Burlington.	Springfield, May 24-26, 1926.
33 Washington: East Washington and North Idaho Baptist Convention.	J. V. McCall, Hay.	Rev. A. H. Bailey, 501 Empire State Building, Spokane.	J. F. McFadden, E 1328 17th Ave., Spokane.	———, May 10-13, 1926.
34 Washington: Western Washington Baptist Convention.	Rev. F. W. Carstens, Y. M. C. A., Olympia.	Rev. J. F. Watson, 431 Burke Building, Seattle.	Rev. J. F. Watson, 431 Burke Building, Seattle.	Tacoma, May 13-15, 1926.
35 West Virginia: Baptist General Association of West Virginia, The.	Taney Harrison, Clarksburg.	Rev. A. S. Kelley, 213½ Fourth St., Parkersburg.	Hon. E. H. Flynn, Parkersburg.	Charleston, Oct. 12-15, 1926.
36 Wisconsin Baptist Convention.	E. J. Steinberg, 1717 Wells St., Milwaukee.	Rev. A. LeGrand, 1717 Wells St., Milwaukee.	H. W. Bardenwerper, 1717 Wells St., Milwaukee.	Stevens Point, June ——, 1926.
37 Wyoming Baptist State Convention.	E. Y. Booker, Worland.	Rev. Joe P. Jacobs, Box 1545, Casper.	J. C. Hurley, 104 S. Fenway St., Casper.	Thermopolis, June 15-17, 1926.

GENERAL

Compiled from State Annuals,

CONVENTIONS	Associations	Churches	Ordained Ministers	Membership		American		New American	
				Baptisms	Total Membership	Churches	Membership	Churches	Membership
1 Arizona	1	50	54	800	6,027	40	5,124	8	496
2 California: Northern	11	147	190	1,510	22,299	106	18,624	20	2,331
3 California: Southern	8	164	324	2,969	43,497	121	37,647	7	659
4 Colorado	8	139	163	1,465	22,203	137	21,751	2	452
5 Connecticut	6	154	187	1,070	28,128	120	21,623	15	1,510
6 Delaware	1	17	18	170	3,057	9	2,153	3	192
7 District of Columbia	1	25	35	565	13,504	24	13,432	1	72
8 Idaho	3	46	51	391	5,441	41	5,271	2	112
9 Illinois	20	480	508	4,651	93,146	424	84,053	56	8,293
10 Indiana	34	497	422	4,068	78,044	495	78,009	2	35
11 Iowa	21	360	334	2,066	47,761	286	39,867	36	4,383
12 Kansas	24	568	559	4,215	76,643	402	55,353	27	2,673
13 Maine	17	400	288	1,124	34,329	400	34,329	----	------
14 Massachusetts	16	348	628	3,766	92,644	313	85,576	16	1,892
15 Michigan[3]	23	451	392	3,065	56,011	411	53,081	40	2,930
16 Minnesota	10	203	236	1,337	30,266	95	19,537	108	10,729
17 Montana	8	60	46	280	4,181	55	4,056	1	75
18 Nebraska	13	149	152	974	19,154	124	16,293	11	1,332
19 Nevada	1	17	14	49	951	14	830	3	121
20 New Hampshire	10	147	101	459	14,542	146	14,340	1	202
21 New Jersey	10	421	539	3,515	95,307	256	67,422	17	1,192
22 New York	42	1,023	1,241	8,140	201,536	869	177,151	34	4,733
23 North Dakota	7	107	57	338	7,086	43	2,583	61	4,472
24 Ohio	30	496	431	3,814	92,396	496	92,393	----	------
25 Oklahoma: Western Indians	1	12	9	128	1,782	12	1,782	----	------
26 Oregon	10	115	178	1,210	17,835	102	15,999	12	1,746
27 Pennsylvania	25	755	857	5,590	151,976	683	120,277	41	6,043
28 Porto Rico	1	47	16	340	2,699	----	------	47	2,699
29 Rhode Island	4	111	90	955	17,536	102	16,667	3	266
30 South Dakota	9	103	91	506	9,450	68	6,263	34	3,157
31 Utah	1	12	15	105	1,536	10	1,438	----	------
32 Vermont	7	106	79	512	10,222	106	10,222	----	------
33 Washington: Eastern	6	69	48	512	7,385	65	7,183	----	------
34 Washington: Western	4	94	86	713	14,578	67	11,353	25	2,817
35 West Virginia	22	683	450	3,888	72,578	683	72,578	----	------
36 Wisconsin	14	182	168	1,031	20,664	120	15,449	56	3,996
37 Wyoming	4	40	38	471	3,397	36	3,322	----	------
Total, 1925	433	8,797	9,095	66,762	1,419,761	7,481	1,234,044	689	69,610
Total, 1924	431	8,730	8,646	62,103	1,361,996	7,624	1,183,375	526	52,764

[1] Previous reports.

[2] For Contributions to Missionary Cooperation, ending April 30, 1925, see Annual Report of the Board of Missionary Cooperation.

[3] Including Michigan Orthodox Association.

STATISTICS

Reports of Secretaries, etc.

Afro-American		Bible Schools		Church Property				Contributions			
Churches	Membership	Schools	Enrolment	Edifices	Parsonages	Total Valuation	Indebtedness	Current Expenses	Beneficence [2]	Total	
2	407	47	5,371	48	18	$442,000	$30,700	$129,930	$20,654	$150,584	1
21	1,344	176	21,335	141	76	2,592,400	233,300	474,228	117,713	591,941	2
36	5,191	140	42,924	161	58	6,446,700	372,300	1,328,489	372,276	1,700,765	3
----	-------	127	16,571	98	45	1,419,000	87,900	278,492	115,568	394,060	4
19	4,995	120	14,766	151	103	4,437,000	----------	491,709	241,766	733,475	5
5	712	17	2,537	15	7	726,600	19,200	76,759	12,311	89,070	6
---	-------	25	14,284	25	5	1,752,400	142,900	286,722	121,451	408,173	7
3	58	46	5,587	46	30	179,000	17,500	47,658	13,308	60,966	8
----	-------	444	79,025	450	150	12,720,900	----------	2,114,470	592,671	2,707,141	9
----	-------	440	67,496	426	91	5,956,200	----------	487,499	276,963	764,462	10
38	3,511	317	39,052	333	214	5,027,900	401,700	791,039	183,189	974,228	11
139	18,617	512	60,468	402	164	4,226,200	234,300	907,899	199,095	1,106,994	12
---	-------	374	29,152	400	185	3,153,700	----------	507,656	105,277	612,933	13
19	5,176	334	76,756	348	83	13,167,300	----------	1,560,860	803,932	2,364,792	14
----	-------	392	60,585	374	217	7,872,200	766,300	1,085,989	371,287	1,457,276	15
----	-------	206	25,517	186	114	3,950,700	529,800	797,484	199,520	997,004	16
4	50	53	3,913	42	18	453,200	23,300	58,910	15,862	74,772	17
14	1,529	149	17,742	136	103	1,887,100	233,600	304,158	79,835	383,993	18
----	-------	15	1,402	12	7	176,800	1,100	31,101	3,697	34,798	19
----	-------	109	10,645	136	100	1,545,100	----------	241,525	92,437	333,962	20
148	26,693	297	52,102	427	202	12,802,500	656,400	1,592,635	649,509	2,242,144	21
120	19,652	776	119,306	933	595	32,548,300	2,087,000	5,591,498	1,391,568	6,983,066	22
3	31	103	7,756	78	51	560,900	18,100	102,059	35,490	137,549	23
---	-------	477	75,845	496	100	9,293,300	----------	1,247,783	339,534	1,587,317	24
----	-------	----	----	12	10	----------	----------	2,872	1,159	4,031	25
1	90	102	16,728	91	47	1,513,400	121,500	353,892	115,464	469,356	26
31	25,656	637	126,117	787	380	20,342,300	----------	2,718,256	892,724	3,610,980	27
----	-------	99	5,627	38	9	106,200	----------	18,252	733	18,985	28
6	593	102	15,580	111	27	1,962,300	----------	308,603	98,911	407,514	29
1	30	93	8,940	81	59	1,172,100	----------	188,265	53,082	241,347	30
2	98	12	1,242	13	5	324,000	44,600	38,634	5,731	44,365	31
----	-------	85	7,748	106	94	1,162,100	----------	184,686	48,379	233,065	32
4	202	64	7,496	76	20	685,700	31,400	70,655	19,296	89,951	33
2	408	105	15,382	94	30	1,810,600	----------	232,796	74,607	307,403	34
----	-------	500	50,000	560	100	4,000,000	----------	560,000	173,000	733,000	35
6	1,219	159	20,061	179	102	2,824,300	----------	363,668	94,542	458,210	36
3	75	35	4,422	36	17	360,000	47,500	63,426	9,138	72,564	37
627	116,137	7,696	1,130,027	8,048	3,636	$169,600,400	$6,100,400	$25,627,771	$7,940,845	$33,568,616	
580	125,857	7,554	1,080,695	8,644	3,617	$139,815,600	$4,610,100	$21,120,325	$8,013,773	$29,134,098	

THE STANDARD CITY MISSION
SOCIETIES

STANDARD CITY MISSION ORGANIZATIONS AND LIST OF THEIR EXECUTIVES

Recognized by the Northern Baptist Convention.
(For Standards, See Page 23.)

Class A

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Buffalo, New York, Dutton, Rev. E. H., 409 Crosby Building.
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Omaha, Nebraska, Sharp, Rev. Y. L., 5802 Corly Street.
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Washington, District of Columbia, Millington, Rev. H. W. O., Munsey Building.

ALPHABETICAL LIST OF PERSONS NAMED IN THIS APPENDIX

ALPHABETICAL LIST OF PERSONS NAMED IN THIS APPENDIX

BE .....Board of Education.
BM .....Ministers and Missionaries Benefit Board.
BMC .....Board of Missionary Cooperation.
C .....Northern Baptist Convention.
CM .....Standard City Mission Society.
F .....American Baptist Foreign Mission Society.
H .....American Baptist Home Mission Society.
P .....American Baptist Publication Society.
SP, SE, ST ...State Convention President, Executive Secretary, Treasurer
WF .....Woman's American Baptist Foreign Mission Society.
WH .....Woman's American Baptist Home Mission Society.

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Appendix B

American Baptist Foreign Mission Society

American Baptist Foreign Mission Society

1925

ONE-HUNDRED-ELEVENTH
ANNUAL REPORT

Presented by the Board of Managers
at the Annual Meeting held in
Seattle, Wash., June 30—July 5, 1925

Foreign Mission Headquarters
276 Fifth Avenue
New York

PREFACE

IN the early part of the 19th century the position of Baptists in America was not one of great prominence. With little organization, they were widely scattered and without facilities in those days for easy communication among themselves. The formation of the English Baptist Missionary Society, which had taken place in 1792, and the early efforts of the pioneer missionaries in India had, however, aroused a deep interest in this country, so that considerable money was raised and sent to their aid. The interest thus awakened and fostered was accentuated also by the reading of letters from Dr. William Carey, which appeared from time to time in the *Massachusetts Baptist Missionary Magazine*. When early in 1812 a company of five young men was set apart for service in foreign lands, and sailed from our shores, a deep impression was made upon Baptists, although the volunteers were of another denomination.

One of these young men, Adoniram Judson, read his New Testament with great thoroughness during his voyage to India, and as a result accepted the Baptist view of baptism and wrote a letter which was received in Boston, January 19, 1813, in which he said: "Should there be formed a Baptist Society for the support of missions in these parts, I should be ready to consider myself their missionary." This challenge profoundly stirred the Baptists, so that they began at once to make plans to undertake this work. Luther Rice, another of the young men, having experienced a like change in belief, returned to America to plead the cause of missions among the Baptists, the direct result of his efforts being the organization at Philadelphia, May 21, 1814, of "The General Missionary Convention of the Baptist Denomination in the United States of America for Foreign Missions," popularly known as the Triennial Convention. The delegates assembled on May 18, a fact which has led to the erroneous statement frequently made, that the Convention was organized on that date.

It is significant that the call to engage in foreign mission work was the first thing that led to organization and unity among Baptists in this country. In 1845 the Southern Baptists withdrew because of a difference of opinion growing out of the slavery question, and in 1846 the name of the Society was changed to The American Baptist Missionary Union. The name was again altered in 1910, becoming American Baptist Foreign Mission Society. The headquarters were established at Boston, Mass., in 1826, and in 1920 were removed to New York. At the annual meeting in 1908, the Society became a cooperating society of the Northern Baptist Convention.

BY-LAWS

As Adopted at Annual Meeting, 1910, and Subsequently Amended

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Preamble

This corporation, organized and existing under the laws of the states of Pennsylvania, Massachusetts and New York, for the purpose of diffusing the knowledge of the religion of Jesus Christ by means of missions throughout the world, has, pursuant to the power bestowed on it by the several states of Pennsylvania, Massachusetts and New York, adopted the following by-laws:

ARTICLE I

Membership

Section 1. The membership of the Society shall be composed as follows:

(*a*) Of all persons who are now life members or honorary life members.

(*b*) Of annual members appointed by Baptist churches. Any church may appoint one delegate, and one additional delegate for every 100 members, but no church shall be entitled to appoint more than ten delegates.

(*c*) Of all missionaries of the Society during their terms of service.

(*d*) Of all accredited delegates to each annual meeting of the Northern Baptist Convention.

(*e*) Of the officers of the Society and the members of its Board of Managers.

Sec. 2. No member shall be entitled to more than one vote.

ARTICLE II

Officers

Sec. 1. The officers of the Society shall be a President, a First Vice-president, a Second Vice-president, a Treasurer, a Recording Secretary, and one or more administrative Secretaries. The President, the Vice-presidents, the Recording Secretary and the Treasurer shall be elected by ballot at each annual meeting. The administrative Secretary or Secretaries shall be elected by the Board of Managers.

Sec. 2. The President shall preside at all meetings of the Society; in the case of his absence or inability to serve, his duties shall be performed by the Vice-president in attendance who is first in numerical order.

Sec. 3. The Treasurer, the Secretaries and such officers as the Board of Managers may appoint, shall be subject to the direction of the Board, and shall discharge such duties as may be defined by its regulations and rules of order.

Sec. 4. The Treasurer shall give such security for the faithful performance of his duties as the Board of Managers may direct.

Sec. 5. Each officer elected at the annual meeting shall serve from the close of the annual meeting at which he is elected, to the close of the next annual meeting, and until his successor is elected.

ARTICLE III

Board of Managers

Sec. 1. The Board of Managers shall consist of the President of the Society and twenty-seven persons elected by ballot at an annual meeting. At the meeting at which these by-laws shall be adopted, one-third of the managers shall be elected for one year, one-third for two years, and one-third for three years, to the end that thereafter, as nearly as practicable, one-third of the whole number of managers shall be elected at each subsequent annual meeting to fill the vacancies caused by the expiration of terms of office. As many more shall be elected also, as shall be necessary to fill any vacancies in unexpired terms.

SEC. 2. The Board of Managers shall meet at the principal office of the Society to organize as soon as practicable after the annual meeting.

SEC. 3. The Board of Managers shall have the management of the affairs of the Society; shall have the power to elect its own Chairman and Recording Secretary and to appoint or elect one or more administrative Secretaries of the Society and such additional officers and agents, and such committees as to it may seem proper, and to define the powers and duties of each; to appoint its own meetings; to adopt such regulations and rules as to it may seem proper, including those for the control and disposition of the real and personal property of the Society, the sale, leasing or mortgaging thereof, provided they are not inconsistent with its Act of Incorporation or its by-laws; to fill all vacancies in the Board of Managers and in any office of the Society until the next meeting of the Society; to establish such agencies and to appoint and remove such agents and missionaries as to it may seem proper by a three-fifths vote of all members present and voting at the meeting when said vote is taken; it being understood, however, that in case of missionaries of the Society, an absolute majority of the Board shall be necessary for suspension and a two-thirds majority of the whole Board for dismissal; to fix the compensation of officers, agents and missionaries; to direct and instruct them concerning their respective duties; to make all appropriations of money; and at the annual meeting of the Society, and at the first session of each annual meeting of the Northern Baptist Convention, to present a printed or written full and detailed report of the proceedings of the Society and of its work during the year.

SEC. 4. The Board of Managers shall appoint annually one of its members, whose term does not expire with the current year, to act as an additional member of the Committee on Nominations, without the right to vote.

ARTICLE IV

ELIGIBILITY TO APPOINTMENT

All officers, all members of the Board of Managers and all missionaries must be members of Baptist churches.

ARTICLE V

ANNUAL AND OTHER MEETINGS

The Society shall meet annually on the third Wednesday in May, unless for some special reason another time shall be fixed by the Board of Managers in conference with the Executive Committee of the Northern Baptist Convention and with representatives of its other cooperating organizations. The meeting shall be held where the annual meeting of the Northern Baptist Convention shall be held. Special meetings may be held at any time and place upon the call of the Board of Managers.

ARTICLE VI

RELATIONS WITH NORTHERN BAPTIST CONVENTION

SEC. 1. With a view to unification in general denominational matters, the Northern Baptist Convention at each election may present nominations for officers and for the Board of Managers.

SEC. 2. The persons elected each year as the Committee on Nominations of the Northern Baptist Convention, shall be for that year the Committee of this Society on Nominations for its officers and members of its Board of Managers to be then elected.

SEC. 3. The Annual Report of this Society, as soon as it shall be prepared, shall be forwarded to the officer or committee of the Northern Baptist Convention authorized to receive it.

ARTICLE VII

BALLOTS AND VOTES BY STATES

SEC. 1. On all ballots for officers and for members of the Board of Managers there shall be reserved a space after the name of the nominee for each office, and after the names of the nominees for the Board of Managers, in which spaces may be inserted the name or names of any other person or persons to be voted for, as the case may be.

SEC. 2. (*a*) When any motion is pending before the Society, its consideration may be temporarily suspended by a motion that a vote on the subject shall be taken by the delegations from the States, and such a motion shall be deemed carried when supported by one-fifth of the delegates voting; and upon the report of the result by States, a motion to concur shall be in order; and in case it shall be decided in the affirmative, the matter shall be deemed settled, but if the Society votes not to concur, the matter shall be dismissed from further consideration at that meeting of the Society.

(*b*) On a vote by States, each State shall be entitled to as many votes as it has State Conventions and an additional vote for every ten thousand members of Baptist churches within each State Convention in affiliation with the Northern Baptist Convention.

If in any State there be no State Convention in affiliation with the Northern Baptist Convention, but there be in such State twenty-five Baptist churches which contribute money for said Society, said State shall be entitled to one vote and an additional vote for every ten thousand members of such contributing churches.

(*c*) The vote of each delegation from a State shall be determined by the majority of its delegates voting.

(*d*) A motion to vote by States shall be in order at any time while a motion is pending, shall not be debatable, and shall not close debate on the original motion.

(*e*) The statement of the number of votes to which each State shall be entitled, prepared by the Statistical Secretary of the Convention and approved by the Executive Committee thereof, shall be authoritative for this Society.

ARTICLE VIII

Amendments

These by-laws may be amended by a two-thirds vote of the members present and voting at any annual meeting of the Society, provided written notice of the proposed amendment shall have been given at the preceding annual meeting of the Society, or such amendment shall be recommended by the Board of Managers.

Resolution Governing Procedure in a Vote by States

Resolved, Whenever a vote by States is ordered, as provided in the by-laws, either of two undebatable motions shall be in order:

(1) That the debate now close, that the Society recess for fifteen minutes to allow the delegates from the territory of each State Convention to meet in their designated places on the floor of the Society to take the vote, and that at the close of the recess the vote be reported to the Secretary, recorded, and announced, or

(2) That the vote by States be reported, recorded, and announced at a certain hour at some future session of the Society, that the delegates from the territory of each State Convention meet at the close of this session of the Society, in their designated places on the floor, and either then and there take their votes, or provide for further discussion within the delegations at their convenience at some other time and place, before the hour of reporting the vote as above provided.

In case the second of these motions should prevail, debate on the main question may continue at the pleasure of the Society, but a motion to close the debate shall be in order at any time.

When the vote by States has been reported, recorded, and announced, the motion to concur, provided for in the by-laws, shall follow immediately without the intervention of any other business and without discussion.

OFFICERS

PRESIDENT
C. E. MILLIKEN, LL. D.
Maine

SECOND VICE-PRESIDENT
T. J. DAVIS
Montana

FIRST VICE-PRESIDENT
C. A. BROOKS, D. D.
Illinois

RECORDING SECRETARY
WILLIAM B. LIPPHARD
New York

TREASURER
GEORGE B. HUNTINGTON

HOME SECRETARY
P. H. J. LERRIGO, D. D., M. D.

FOREIGN SECRETARY
JAMES H. FRANKLIN, D. D., LL. D.

ASSOCIATE SECRETARY
WILLIAM B. LIPPHARD

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GENERAL REVIEW OF THE YEAR
1924-1925

GENERAL REVIEW OF THE YEAR

FOR one hundred and eleven years American Baptists have been engaged in an enterprise across the seas commonly known as Foreign Missions. Beginning with the heroic service of Adoniram Judson in 1814, the work has grown until there are today 803 missionaries in service, while the work itself covers nine different fields in Asia, one in Africa, and includes cooperative relationship with Baptists in eleven countries of Europe. In recording the work of another year the Board of Managers makes grateful acknowledgment to God for manifold divine blessings that have rested upon the work of the missionaries. A record year in evangelism is again reported, a total of 19,786 converts (not including Europe) having been baptized on profession of faith in Jesus Christ. *This is the largest total ever reported in a single year in the history of the Society.* Thus the missionaries of today and their associates on the fields are following faithfully in the footsteps of the pioneers in bringing to multitudes a saving knowledge of Him whom to know is life eternal. Notwithstanding the social unrest and the political turmoil still prevalent in various sections of the earth, Christ is increasingly being proclaimed as the hope of nations, the Saviour of men and the world's Redeemer.

Evangelistic Achievements on British India Fields

On the British India fields the year has been one of great encouragement in evangelistic work. The South India Mission reports a record year in evangelistic results. The total number of baptisms is 5,725 -the largest in the history of the Mission with the exception of the great ingathering in 1878, under the ministry of Dr. John E. Clough. In the last three years, nearly 14,000 have been added by baptism to the Baptist churches of South India.

Conditions have varied throughout the fields. As one missionary has expressed it,

> There are times of plowing, times of sowing, times of cultivating, times of rain, times of drought, times of waiting, times of harvest.

Rev. G. H. Brock, of Kanigiri, reports that the year opened delightfully with the baptism of 52 students from the mission schools on the compound. The baptisms in his field during the year total 252. Baptisms in the Vinukonda field were above the average in number, 194 being added during the year. Rev. John Dussman says that there are now Christians in every village in that taluk. Rev. John Newcomb, of Cumbum, reports 118 baptisms and only one non-Christian Madiga village left on his field. He says,

> The caste people, the bulk of whom are Sudras, are drawing nearer, and as reported last year a number of them are regular attendants of the Sunday services over the field.

The evangelistic campaign in the Jangaon field was conducted mainly by the Indian preachers and teachers. Baptisms on the field numbered 98. To the Nellore field was added an area of 500 square miles where there had never been any converts. The first people baptized were two leather workers and two weavers, and it is probably without precedent that representatives of two outcaste groups should come together as the initial move toward Christ in a region.

Rev. E. E. Silliman reports 591 baptized in Narsaravupett. The new members live in 50 different villages, seven of them new villages. Mr. Silliman says that after his experience of 40 years he can not recall another touring season in which the work was more uniformly prosperous than it was during the closing months of 1924. In the Allur field, 224 were baptized from 37 different hamlets and villages. Rev. W. S. Davis says that 50 per cent. of the present Christian population of 1,500 have been baptized during the last five years. In the Madira field, 183 were baptized. In one village 28 miles from the station, the converts were severely persecuted, but they remained true to the faith and finally built a large school-chapel without any outside help.

Rev. E. O. Schugren baptized 500 in the Gurzalla field during the year. He says:

> While it is always true that God has given us an open door to this Telugu people, it seems very real at this time. God's gracious calling is not confined among us to one caste or two, but seems extended to a variety of castes. If we have ever been working, praying, and expecting for a time to come when the caste people would accept our Lord, we now can render our thanks to him that such a time has come. With what

eagerness they listen to our message of salvation! But they not only listen and show us kind friendliness; they accept our Saviour, take up his cross and follow him.

In the great native state of Manipur, Rev. William Pettigrew reports that 625 were baptized during the first ten months of the year—and this in spite of the fact that a severe epidemic of cholera practically stopped all evangelistic work for five months. The church-members there now number 3,076. From the Garo Hills, with Tura at the mission center, comes word of 876 baptisms. The 243 baptisms in the Kohima field establish a record in the history of that field. Rev. J. E. Tanquist says that in 1922, in 1923, and in 1924 a higher mark in the number of baptisms has been reached each year. Rev. John Firth writes of 156 baptisms in the North Lakhimpur and Darrang fields. In the Darrang Association the first preacher has been ordained, a Garo, who has already led many to Christ. Among the Lhota Nagas near Furkating 140 have been baptized. While Rev. R. B. Longwell is acting as Mission Secretary, this work is in charge of native Christians, and practically all the new converts were baptized by an ordained native who spends most of his time on evangelistic trips through his tribe. Dr. J. R. Bailey reports that 492 Ao Nagas and 45 Sema Nagas were baptized in the Impur field. In Sibsagor, where the native Association controls and administers the entire field, 250 have been baptized.

The Indian work at Kharagpur, Bengal-Orissa, is carried on by an experienced Indian pastor. Twenty new members have come into the Indian church during the past year and 14 are waiting for baptism. With a capable Telugu and Hindustani preacher there is a possibility of a harvest of 200 during the coming year. Rev. J. A. Howard reports the baptism of 18 on the Contai field and a receptive attitude on the part of many of the student class. Numerous conversions of persons influential in villages have been witnessed.

Evangelistic campaigns, conducted by Dr. W. F. Thomas, Rev. V. W. Dyer, and Karen and Burman pastors and evangelists, have resulted in a goodly number of baptisms among both Karen and Burman students. The campaigns conducted by Mr. Dyer with his student evangelistic bands have aroused much interest. Through them more than 400 have indicated a desire to become

Christians. About 100 have already been baptized. Aside from the number of converts that have been made, the enlistment in Christian service of 30 or more young men, most of them college and university students, is an event of significance in its bearing upon the training of Christian leaders. Statistics from nearly 200 churches in the Sgaw Karen Mission show 844 baptisms for the year. Rev. C. L. Conrad of the Pwo Karen field in Bassein reports a great awakening among the Christian people, manifested by a new interest and enthusiasm in winning souls for Christ through personal testimony.

Across the border of China, the pioneer missionary, Rev. W. M. Young, says the phrase "rich harvests and ominous clouds" truly represents the present situation in his field of Mong Lem. Persecutions have been severe in some sections, and Mr. Young's life and those of his two sons have been threatened several times. Mr. Young and one son recently returned from a 70-day tour during which they were attacked but made a miraculous escape. On that tour 3,754 were baptized. This makes 5,800 baptisms in the Mong Lem field within the last thirteen months. In a little over three years 10,434 have been baptized, and there are prospects for much larger ingatherings in the near future.

One of the missionaries writes:

> God is abroad in India and moving mightily. Christ was never so much the desire of India as he is today. Vast numbers welcome his message and long to follow him but the old life holds with a firm grasp as yet. The great day, however, is coming. It is nearing in its approach. Christ will yet have India and India will yet have Christ.

Conditions in British India

The fourth year of the Reforms in British India has proved to be another year of turmoil and testing. In Burma, the growing spirit of Nationalism manifesting itself not only in a desire to restore national customs and Burman rule but also to preserve the national religion—Buddhism; in Manipur, a severe epidemic of cholera resulting in thousands of deaths; in the Nizam's Dominion, an epidemic of plague, from which the Mission seems to have been preserved in a signal way; unrest in various sections and provinces at times threatening serious results; open opposition to the Reforms and to the British Government generally in the Legislative

Assembly and Provincial Councils; recognition of the breaking down of the oft-emphasized unity between Hindus and Mohammedans, and the gradual waning of the influence of Gandhi—these are events marking a year more than usually eventful.

In spite of these disturbing elements, however, one is aware that underneath the surface other currents are moving. The process of decentralization is going on gradually. The distance dividing the individual citizen from the administrative machine is being lessened. Municipal elections have begun to excite the keenest interest. At the second general election the number of voters appearing at the polls was everywhere much greater than had been the case in the first. Proportions of forty per cent. and fifty per cent. were not uncommon. Mention should be made also of the Unity Conference at Delhi, when Hindus, Mohammedans, and Christians considered steps to end the racial hatred which has so often of late resulted in deadly feuds between members of the Hindus and Mohammedan communities.

There have been two outstanding tendencies or attitudes toward the Reforms among Indian leaders, one advocating tolerance of the system at present existing, and the other condemning Dyarchy as a failure and coming out on the side of opposition. A Committee of Enquiry, consisting of three British officials and six Indians, appointed during the year under review, has brought in a divided report as to the progress of the Reforms and the possibility of their proving a success. The minority report, signed by four Indian members, brands the Reforms as a failure and sees no remedy save a new and radically different Constitution, while the majority report, signed by the three British and two Indian members, though far from satisfied with the progress made, emphasizes the necessity of trying out the Reforms under reasonable men and in a reasonable spirit. When the Reforms were put into operation it was for a period of ten years, and conservative Indian opinion agrees with the British view that the system of Dyarchy must be given a fair trial for the remaining six years, with a view to finding its value as a means of educating the Indian people in democratic government. Friends of democracy the world over are, therefore, watching with keen and sympathetic interest the situation in India which is everywhere recognized as one of tremendous moment.

Christian Education in the British India Field

A wide-spread system of education is recognized more and more to be one of India's greatest needs. Out of the 315 million inhabitants of the Indian Empire, less than four per cent. are under instruction. The prevalence of illiteracy is a serious problem, complicated as it is by factors peculiar to India.

Under the Reform Scheme, education is one of the subjects transferred to Indian Ministers who are responsible to the Legislative Councils. The establishment of a system of compulsory education as a means of combating illiteracy is an achievement which will require time. But local governments in general are now occupied in investigating the best means of translating the theory into practise. The policy of introducing the compulsory principle in certain suitable areas has been attended by very satisfactory results in increasing the number of pupils in primary schools.

Meanwhile high tribute is paid to the work the Christian missionary societies have done along educational lines. The American Baptist Foreign Mission Society now has 2,421 schools in Burma, Assam, South India, and Bengal-Orissa, giving instruction to 76,054 pupils. In the 2,295 primary schools of the British India Missions, 60,032 are enrolled. One of the missionaries describes these little village schools as the vanguard of the King's army, the trench lines where missionaries dig in and hold on until ready for a further advance. In the Garo Hills of Assam, for example, there are about 70 village schools with an enrolment of 1,380 boys and 675 girls. Rev. W. A. Phillips, in charge of these schools, says:

> We are afforded ample opportunity for training our young Christians as well as for teaching the message of Christ to those who do not yet know him. The teachers for the most part are the leaders in the villages. They open school each day with chapel exercises and hold church services on Sundays, and usually once during the week. Thus opportunity is afforded the teacher to preach the gospel to all in the village. All the pupils, both Christian and non-Christian, usually attend the services. Non-Christian parents often accompany their children. The parents who do not come get the teaching indirectly through the children. A very large percentage of our converts each year are pupils studying in the schools.

So the little village school becomes the center for the spread of the gospel message.

Other missionaries have established night-schools for those who have to work all day. Rev. F. W. Stait of Udayagiri, South India, who established a system of night-schools two years ago, thus describes the boys at work:

> These groups of eager young men in the night-schools, struggling over their books by the light of a smoky lantern, after a hard day's work in the field, learning to read their Bibles and to sing from the hymn-book and to pray to God—these are our crown of rejoicing and our hope for the future. What a joy to gather these little ones in from the darkness and degradation and despair of heathen life! Surely there is no more hopeful and promising work than this—to sow this good seed in the heart of a little child.

Between these little jungle schools and the college and seminary are many intermediate stages, each representing an essential training in Christian character and leadership. In Judson College, the only Christian College in Burma, the enrolment increased last year from 262 to more than 300. Staff and accommodations are worked to the limit, but it is hoped that building operations can soon begin on the new University site. Judson students are carrying on evangelistic work in outlying parts of the city and are taking part in evangelistic campaigns in other sections of the mission. Most of the non-Christian students in the Agricultural School at Pyinmana have already asked for baptism. Three of the new students were sent by chiefs of the Shan States. Rev. B. C. Case, in charge of the school, writes that he expects a good number who are growing up in the school will become strong Christian leaders of rural life in the near future.

Bishopville, in Madras, South India, celebrated its eighteenth anniversary early in the year. Dr. W. L. Ferguson writes:

> The "Old Boys" of the family are increasing in numbers and importance. They are now becoming leaders among the people, and one comes across them in all sorts of responsible positions—in Government offices, in hospitals, in the engineering department, in education, in business, and many other places. The farther on we get, the more the work of years is justifying itself.

During the summer the new King hostel in Madras celebrated its first anniversary. This beautiful building, erected on the mission compound near Doctor Ferguson's bungalow and the Day Memorial Church, is the gift of Mr. Charles King and family of

Johnstown and Gloversville, N. Y. Students began to move in immediately on its completion, and soon every room was occupied. So great was the demand for accommodation that three buildings of similar capacity could have been filled if Doctor Ferguson had accepted all who applied.

The Ramapatnam Theological Seminary celebrated its Golden Jubilee in 1924. The number of students in attendance has increased so that there has been a maximum enrolment of 114 as contrasted with 105 the preceding year. It is a matter of keen disappointment that the union in theological education with the Canadian Baptist Mission has been dissolved and the proposed plan for removing the seminary to Bezwada has been abandoned.

Attack on Missionaries Mr. and Mrs. P. R. Gleason

Judson College suffered the loss of two of its staff through the return to America of Mr. and Mrs. Gleason. They were compelled to come home because of their physical condition resulting from an attack upon them which, but for the timely arrival of assistance, might have ended most disastrously. A Buddhist priest who had repeatedly been guilty of inciting sedition, was on trial in Rangoon. Numbers of his sympathizers, also wearing the garb of priests, resented the prosecution by Government and especially the sentence of three years' imprisonment which they deemed excessive. A meeting of protest was held in the public square, contrary to the special orders prohibiting such a gathering. The crowd refused to disperse even at the command of the District Magistrate, and finally yielded only when the police drove them away. A body of some 300 sympathizers of the convicted man vowed vengeance upon foreigners. Mr. and Mrs. Gleason on the evening after the sentence had started walking down-town. Suddenly they were attacked by a gang of eight or ten persons in the garb of priests, armed with clubs and knives. Both missionaries received serious injuries. Since an Anglo-Indian, a soldier, and two policemen suffered assault about the same time the Gleasons did, the prevailing opinion is that the Gleasons were attacked, not because they were missionaries or Americans but because they were foreigners. The President of the Rangoon Burmese District Sanga Council and the Secretary of the General Council of all Burmese Associations forwarded resolutions expressing regret for the attack, con-

demning it as an "outrage" and asserting that "any act of violence is fundamentally opposed to the Buddhist religion." The resolutions also repudiate the idea that "the people of Burma have any animus against Americans or their religion."

Increasing Self-support in British India Fields

From all the British India fields come reports of very real and gratifying progress in the assumption of responsibility by the local churches. Conditions vary greatly on the different fields, but gradually the theory of self-support is being transformed into actual practise.

In Burma an event of outstanding importance was the action looking toward the transfer of responsibility for the Myingyan field to the Burma Evangelical Society. A committee of eight Burman Christians brought this proposal to the mission conference, and it was accepted by the conference and recommended to the Board. This transfer will mark a new day in the progress of the Kingdom on the Burma field.

In the Sgaw Karen field of Moulmein three of the older churches have completed substantial brick and timber structures without any financial assistance from America. In one of the villages non-Christians dragged the timber and gave about half the labor necessary to erect the church and school building. The Kachins of Myitkyina are beginning to realize that the expansion of the work as well as its support depends on them. One of the early pupils has given 360 rupees for the support of a pastor in the north. Most of the churches have made substantial contributions for the work. The Kachins in Bhamo district have been paying the entire salaries of their own preachers for nearly three years. Rev. A. E. Seagrave, who is in charge of the Karen field in Rangoon, reports that foreign mission work is being carried on by the native association in two sections of Siam. The Home Mission Society in that field employs 13 men and ten Bible-women. The Sagaing church set a new standard in giving last year when preachers, teachers, and laymen pledged half or a month's salary each in order to pay the expenses of entertaining the Aungbinle Association which is made up of the Burmese churches of Upper Burma from Pyinmana to Bhamo.

The native association controls and administers the entire work

of the Sibsagor field in Assam. All the funds are administered by their Standing Committee and all workers are under their control. During the first nine months of the current association year the churches contributed more money than they did during the entire preceding year. Eight different evangelistic bands have been sent out by the churches on their own initiative, and 250 have been baptized by the Indian brethren. The church in Jorhat has established what it calls "The Good Samaritan Fund," for the help of people who have just come out from Hinduism and need a little assistance until they can readjust themselves.

Dr. W. L. Ferguson, in making a survey of the field, the forces, and the financial resources of the South India Mission, brings out the interesting fact that three-fifths of the money expended in the whole mission comes from America and two-fifths from India, including the Government grants. Contributions in the Udayagiri field increased 23 per cent. during the year. In the Kurnool field Dr. W. A. Stanton reports a still further advance in self-support. The whole force of field workers, consisting of ten pastors, three evangelists, and 76 school teachers, has been maintained entirely by funds raised on the field. The people gave more than 1,000 rupees in excess of the previous year which was a record one. Doctor Stanton writes that, considering the poverty of the people, this is indeed a notable achievement and that nothing but the grace of God could produce such a powerful impulse in the hearts of the people. Fifteen new churches have been organized in the South India Mission during the past year. The number of organized churches now totals 214. Of these, 62 are self-supporting, and the majority of the others are nearly self-supporting.

Evangelistic Achievements in the Far East

In the Far East the outstanding evangelistic results achieved during the year have been in the Philippine Mission. Here the hearts of the people seem to have been particularly open to the gospel. While the number of missionaries at work has been limited, Filipino leaders have come forward to render especially valuable service in cooperation with the missionaries. In the Island of Negros large numbers have been baptized, the total finally reaching 1,233, the work there being for the year under the direction of a single missionary, W. O. Valentine. The very

success of the work, however, creates its own problem. How will the present force of workers be able to lead these new converts into the fulness of the Christian life?

In Japan a retarding influence has come upon all the work through the legislation of Congress concerning Japanese immigration. A proud and sensitive people, wounded as they feel by a nation thought to be friendly, have had this added reason for being cool to the claim of Christianity when presented by Americans, while the hearts of the missionaries have been saddened by their appreciation of the harm done. Nevertheless, the Japanese people have, on the whole, carried themselves with remarkable self-control. The new year begins with hope, for the actual number of baptisms reported is considerably larger than for the preceding year.

In China a different, but old cause has tended to hinder the work at different times in different sections. The great war lords have continued to battle for supremacy. Mission stations have at times become the places of refuge for hundreds of poor people fleeing from pillage and massacre. While this has sometimes for limited periods held up the proclamation of the gospel in the usual ways, it has afforded some opportunity for reaching the soldiers. From various centers come reports of wounded soldiers accepting Christ in the hospitals to go on their way in a few days, perhaps to a life of witnessing. Who can tell? What is done for such transients as these can seldom be tabulated in lists of converts baptized.

From the North Church in Shanghai comes this report of one day when the results of the work were seen:

> We have just baptized seven young men and two young women. . . Of the nine new members, six are students in our English evening-school. So you see our night-school is a good feeder of our church.

From Shaohsing comes a somewhat similarly encouraging report:

> We are in the midst of the week of evangelism and are having splendid opportunities. About 30 people from the three churches in the city are spending the mornings in Bible study and afternoons in street, chapel, and house to house preaching. The people listen with deep interest, and there is no evidence of the anti-christian propaganda having affected them unfavorably.

There is a ring of optimism in the yearly report from Swatow Christian Institute:

> It is with thanksgiving to God that we record the past year the best year in connection with the Swatow Christian Institute. Our every night gospel meetings were well attended. Over 120,000 persons attended these meetings during the year. . . Several hundred men and women are closer connected with our Christian work than ever before, and about 40 persons have been baptized.

The reader can catch some impression of what is being done in West China from the report of the West China Mission. The Chinese Home Mission Society is at work there among the Miao aborigines, an example of Chinese serving the people of their own land. Excellent work is being done by the Chinese pastors of the churches. Brief reference to two missionary doctors, one a dentist, will give some indication of the purpose which animates the workers. One speaks of the number of patients treated in the wards of a hospital, and adds that he is anxious to see 700 men awakening to the knowledge of a loving heavenly Father, who would not have any of them perish, but is offering them a way of salvation. The other speaks of the students and writes that first and foremost in all the varied activities stands out the main purpose of his being there as an ambassador of Christ to win to him the life service of these fine students.

Where men of such spirit work the Kingdom spreads. Not all the fruit of their effort appears in lists of baptisms reported. Only the Master whom they serve can see in full what they have this year done for him.

Political Conditions in the Far East

The year 1924 was one of political unrest throughout the greater part of the Far East, and in the Philippine Islands there were fresh manifestations of the desire of the people for independence. While most of the thoughtful Filipinos appear to feel that the masses of the population are not yet prepared for complete independence, Secretary Franklin was convinced from his numerous conversations in connection with his visit to the Philippine Islands in March that there is an almost universal desire for such independence in time, and that much harm is being done by statements of certain Americans in the Philippine Islands who

insist that the Filipinos will at no time in the near future be capable of self-government. Secretary Franklin is of the opinion that, although the moment is not propitious for granting complete independence, America should take the necessary steps to assure the Filipinos of the real purpose of the United States Government.

In China political conditions have been so disturbed that it is exceedingly difficult for foreigners, even those residing in China, to interpret accurately the great tides of life moving in the vast population in that country. Civil war has prevailed in several sections of the land, and the central government has been so impotent that it could do little to control the situation. Military governors in various provinces became despots, gathered armies of their own which were supported by taxes imposed as the armies moved from city to city, or from province to province. So far as can be ascertained the civil strife in China recently has been primarily to attempt to determine which of several military governors shall become virtually the dictator of the country. There appears to be no real principle at stake in the contest between the several military leaders who have developed their own armies.

On several fields the effect of this civil war on the work has been severe, and the security of missionary families in remote stations has been involved. Happily, all have been protected from harm. Most of our own schools were able to open on schedule time last September, which was not true of all missionary institutions. Shanghai was the principal center of the disturbance, but even there the College opened with a record attendance.

In Japan political conditions have been made all the more acute by the passage of the new immigration law by the Congress of the United States in May, 1924. Although the Japanese were not specifically named in the immigration act, it was generally recognized that the bill itself was drawn with a view to the total exclusion of the Japanese with whom the Government was cooperating on the immigration question under the terms of what has been known as The Gentlemen's Agreement. The sudden abrogation of that agreement and the unwillingness of the American Congress to give the President even an opportunity to go into conference with the Japanese on the principal issues involved, left a very bad impression with reference to America, both in Japan and elsewhere.

The Menace of Race Prejudice

Thoughtful students of world conditions do not hesitate to say that perhaps the most ominous sign on the world horizon is the apparent growth of race prejudice. That there is a more acute racial antagonism is not to be denied. At the same time, such increased conflict has been well-nigh unavoidable. Science and invention are rapidly making the world a single community or neighborhood. Rapid transit is bringing almost every part of the globe within easy reach of every other part. While there are some sections which are not conscious of the world's movements in general, there are no longer any ends of the earth. Tokyo, Yokohama, Peking, Shanghai, Hongkong, Manila, Rangoon, Calcutta, Madras, and Bombay are as truly on the highways of the world's thought-life as are Washington and the capitals of Europe. The world-wide circulation of literature, the rapid development of newspapers in every country, the telegraph and the radio, are enabling the leaders of thought in any one nation to "listen in" on almost every other nation. In a real sense the world today is rapidly becoming one neighborhood, and since races and nations which were widely separated a few decades ago are now living in the same intellectual, commercial, and political community, conflict is almost inevitable, except as they are able also to enjoy a higher spiritual life. At this moment the outlook seems dark indeed, to those who leave the spiritual elements out of the account. Christian missionaries, however, refuse to believe that racial prejudice cannot be overcome, for they go as messengers of Him who broke down the wall of partition between Jew and Greek, barbarian and Scythian, bondmen and freemen. In the political and racial conflicts of this age possibly no one is able to render a nobler service than that which is being rendered by Christian missionaries. These messengers of the Cross are ambassadors of good-will to men of all races and deserve the heartiest support which can be accorded them.

Anti-foreign and Anti-Christian Movements in the Far East

Throughout the Orient strong nationalistic movements are easily discernible, and it is significant that to a very great extent such movements have originated among *the intelligentsia*. Such

movements are commonly spoken of as anti-foreign, but it may be questioned whether they are not prompted by what people in the West would call patriotic motives if conditions were reversed. The educated leaders of the Orient have studied the history of Western nations and have learned much of the white man's domination of the greater part of the earth's surface. They have reached the conclusion, too, that Western nations are interested in securing all possible privileges and opportunities in the Orient, while by legislation and general attitude they fail to recognize the equality of races. They believe that the interest of the West in the East is largely selfish, and the anti-foreign sentiment which is evident is a natural expression of resentment. This question is too large for treatment in the annual report of a missionary society, but the Society's constituency will do well to give attention to it if they are to understand at all the background for many of the acute problems which are emerging and which must receive most serious consideration on the part of boards and missionaries.

Inasmuch as the missionary enterprise in the Orient is supported almost entirely by organizations in Western lands, the Christian movements are frequently identified by Orientals with the life of the nations whose attitude they resent. It is very natural therefore that what would be called a patriotic motive if conditions were reversed fails to differentiate between the political and commercial ambitions of Western powers and the altruistic purposes of the Christian churches in the West which are supporting the missionary enterprise. Thoughtful leaders in the Orient are saying plainly that Christianity did not originate in the West and therefore must not be identified with Western politics and commercialism; that historically Christianity originated in the Orient. At the same time Christian movements as supported at present are regarded as largely foreign and for that reason are being criticised. Thus opposition to Christianity is due chiefly to the fact that in the eyes of the people it has been made to appear as a foreign religion. The meaning of the present situation is clear, but it remains to be seen whether the churches in Western lands will be found ready to deal successfully with the problems.

At the present time the anti-foreign feeling threatens to affect the missionary program of Christian education perhaps more

seriously in China than elsewhere, and especially in connection with educational institutions. The claim is being made that these schools were established either for religious propaganda or political aggression, and that education in itself is a supplementary matter. It is claimed also that students educated in mission schools are in danger of losing their spirit of national independence and patriotism; that each nation has its own educational ideals, and that for foreigners to establish schools for foreign education is an infringement of China's national rights. Some go so far as to propose that the schools already established be made to conform to government standards and abandon compulsory study of religious subjects. This is a topic too large for thorough discussion in an annual report. However, agencies on both sides of the Atlantic as well as the missionaries on the field are thoroughly aware of the serious questions which are being raised. Already in New York City a conference to discuss the problems involved has been held in which about 150 representatives of nearly all of the missionary agencies in North America and Great Britain with work in China were represented.

Exclusion of Japanese Immigrants

The United States Immigration Law now in effect appears to have had a very bad influence on American missionary work in Japan. While several missionaries report that during the days of agitation they experienced a still deeper fellowship with Japanese Christians, the annual reports of others speak of the embarrassment which has been caused them. One missionary writes that after the Immigration Bill was signed 30 young men who constituted his English Bible class gave it up. These young men were preparing to be English teachers in government schools. Happily two of them recently came back and asked for baptism, thus proving that they were able to discriminate between the gospel of Christ and a political blunder. One of the best-known missionaries in Japan sends this pathetic message:

> At the beginning, just following America's hearty response to the needs of stricken Tokyo, we had splendid demonstrations of the students' appreciation of our work. But as the attitude of Congress toward the Japanese became evident, we began to lose much of what we had gained. It became difficult to interest new students in our work, though the old members

stayed by us with a loyalty that some of us can never forget. Many a time I have walked the streets alone to save our loyal friends the embarrassment of being seen with an American.

In the far northern part of Japan another missionary mentions the unfavorable effect of the Immigration Law, and the Captain of the Gospel Ship writes of strong resentment on the part of the people in the Inland Sea region. A missionary engaged in educational work writes of the larger emphasis being placed by the government on military training in the high schools. All high schools in Japan must conform to government regulation if they are to receive recognition, and the larger emphasis on military training is not helpful to the development of the spiritual life of institutions which are trying to emphasize the teachings of Christ.

The Washington Conference on the Limitation of Armaments, held early in the year 1922, had made a very favorable impression in Japan. Clouds which had been gathering over the Pacific seemed to have disappeared, and the United States Ambassador to Japan asked to be allowed to retire for the reason that no problems of significance between Japan and America were on the horizon. A new era of friendship seemed to have been brought in.

After the earthquake in Japan in the autumn of 1923, America's response was so prompt and generous that the moral effect on the Japanese people was very significant. It evoked the warmest expressions of gratitude and friendship, and by some was interpreted as an exhibition of Christian spirit. Some observers went so far as to say that the calamity in Japan had created a spiritual attitude on the part of the people which made them very receptive, and there was a strong feeling that the American Christian missionary was in a particularly strategic position for rendering service. The sudden action of the United States Congress, however, came as a blow in the face, and, without question, American missionaries to Japan have been seriously embarrassed in their work.

To America, more than to any other country perhaps, the Japanese had looked for inspiration and guidance as they quickly molded their nation into a world power. Moreover, when Japanese immigration to America was becoming so large a few years ago as to give real concern, the Japanese Government accepted an arrangement negotiated by the late President Roosevelt which was

known as "The Gentleman's Agreement" and which provided that no passports would be issued to Japanese laborers desiring to make their home in America, it being understood, however, that the Japanese already in this country would be permitted to bring the "brides" whom they intended to marry. According to the State Department the Japanese had observed the Gentlemen's Agreement to the letter, but the action of Congress suddenly abrogated that Agreement without conference with the Japanese Government, and a friendly nation has taken affront at the treatment accorded them.

Before Congress took action the Board of Managers of the Society protested, and, even as late as October, 1924, it expressed itself again in the following action:

WHEREAS, The Congress of the United States, in Senate and House of Representatives assembled, did adopt a resolution excluding immigrants from Japan and certain other foreign countries, in terms which greatly offended the people of Japan, and

WHEREAS, Said resolution was enacted against the advice of President Coolidge, and was largely condemned not only by the press of the United States irrespective of party, but against the expressed protest of many religious bodies, among which was the Federal Council of Churches of Christ in America, and,

WHEREAS, The Foreign Secretary of this Society, Rev. James H. Franklin, D. D., did in public addresses made by him both at the Convention of the Baptist Young People's Union of America held in Denver in July, and at a meeting of the Rotary Club also held in Denver in that same month, protest most vigorously against this action on the part of our country, both of which addresses were published in the papers;

Now, therefore, *Be It Resolved,* That the Board of Managers of the American Baptist Foreign Mission Society not only heartily commends and indorses the action of its secretary, but hereby expresses its vigorous protest against the action taken by Congress. It also expresses its hope that, at a future session of Congress, this action may be repealed.

It makes this protest and expresses this hope because of its belief that the action taken by Congress is a distinct hindrance to this Society in pressing forward the work to which it is dedicated, namely, the advancing throughout the world the gospel of the Lord Jesus Christ.

It is stated upon good authority that whenever the immigration question is before Congress again the same treatment could be given to the two great countries in the Far East which is accorded to European nations by admitting 100 Chinese, 100 East Indians,

and 150 Japanese per annum. This action would remove the impression that American immigration laws discriminate against Oriental races and would place America in a much better light in the eyes of the world.

Had Japan been placed on the same quota basis as that given to European nations, only 146 Japanese would have been admitted to the United States within twelve months. The alternative to total exclusion was not "a great horde of Orientals." While there is general agreement that immigration to America must be more severely restricted than was true a few years ago, it may be questioned whether America, for the sake of keeping out from America 146 Japanese per annum, could afford the loss of friendship of a great Oriental people and much of the influence on the life of that people which was once enjoyed.

Visit of the President of the Northern Baptist Convention to Japan

Soon after the earthquake in Japan in the autumn of 1923 the Board requested Hon. Corwin S. Shank, then President of the Northern Baptist Convention, to consider the advisability of making a special trip to Japan to convey in person to the stricken people of that country an expression of the denomination's sympathetic regard. Mr. Shank was not able to go immediately, but he cheerfully accepted the Board's suggestion and agreed to sail in the early spring. In the light of political developments it would appear to have been providential that he could not sail when first requested to do so. Sailing in March he reached Japan at the time when the Congress of the United States was considering the new immigration law, which has now gone into effect, and which even then was causing intense feeling among all classes of Japanese people. President Shank was able not only to carry a message of good-will, but was able also to confer in person with high government officials and with other men of great influence in the Japanese Empire. The value of the visit can hardly be overestimated, and Mr. Shank made a contribution which may have been of far greater significance in international relationships than was anticipated. The story of his visit has been so well told in addresses at the Northern Baptist Convention in 1924, including President Shank's notable deliverance on that occasion, and in

accounts in the denominational papers, that nothing more needs to be recorded here except again to express the Board's appreciation of the service rendered and of its gratitude to Mr. Shank who insisted upon meeting his own expenses on the tour.

Property Additions in the Far East

The past year has again been one in which financial limitations prevented any large expenditures for property. Secondary schools continue to struggle along without the buildings and equipment which would so minister to their success. Congregations continue to worship in buildings which present oftentimes a very unfavorable contrast to the temples of other religions. Men trained and consecrated to their task have their spirits tried by being placed in the midst of a need which they most of all recognize, but to which they cannot minister to the full because funds for buildings and equipment are not forthcoming. On the whole it has been a year of marking time in building operations in the midst of a day calling for God's people to construct the buildings to house a growing work.

Just as the year closes the special gifts of friends particularly interested in the work in Iloilo, Philippine Islands, have made possible the purchase from the Board of Missions of the Presbyterian Church of its share in properties in Iloilo. This purchase is a part of a territorial readjustment in the Philippine Islands made with the Board of Missions of the Presbyterian Church on its initiative. While deeply appreciative of the generous gifts which have made possible the purchase of the Presbyterian share in these properties, the Board is conscious that it must face the need of the appointment of new workers to replace Presbyterian workers now withdrawn, and of considerable appropriations for the yearly support of these new workers.

It has been possible to make partial provision for the need of a new building for the North Shanghai Church and a new site for a building for this congregation has been secured. An appropriation has also been made for the church in Kiating, West China. Funds have been provided for several inexpensive chapels in the Philippine Islands on condition that the local churches should provide their due share of the cost. A small appropriation has been made for one church building in Japan, outside the earth-

quake area, which had been destroyed, together with the homes of many members of the congregation, in a local conflagration. As indicated above, however, to meet these needs is to pass by the needs for other church buildings requiring larger appropriations than here involved which are just as urgent. A comparatively small appropriation has made possible the erection of a much needed dormitory at Central Philippine College, formerly Jaro Industrial School, which it is expected will be ready for use in the next term of study. At Ningpo in East China where Doctor Grant has labored so long and usefully in the hospital, a beginning has been made in appropriations for the new hospital proposed. Only a part of what the plans for the hospital require could be made available, but from this amount, as a first essential, the East China Mission proposes to construct a needed residence for one of the physicians, this residence being included in the plans for the completed hospital.

In addition it has been possible to make provision for some of the residences for missionaries which have long been needed. While a few of such needs which seemed more urgent have been met, there remain yet other missionaries without adequate housing accommodations who must continue to await provision for them. Thus property additions last year included for the most part only smaller, though important, projects, and represent but a very small part of buildings required on the various fields.

Service of Missionaries William Axling and Charles B. Tenny

Attention was called in the report of last year to the Japan earthquake and the severe property losses in the Japan Mission. Although the churches responded generously to the first appeal for reconstruction funds, the total amount of $128,856.79 thus realized before April 30, 1924, fell far short of the stupendous loss of $506,386 incurred in this the greatest material disaster ever suffered by American Baptists in all the 111 years of their foreign work. At the request of the Board of Managers the Japan Mission sent to America missionaries William Axling and Charles B. Tenny and Principal Sakata of the Mabie Memorial School for the purpose of presenting this urgent need to individuals able to make large gifts. The legislation of the American Congress excluding Japanese immigrants gave to these repre-

sentatives a twofold mission. Principal Sakata presented the appeal of the Japanese Christians to the Northern Baptist Convention at its meeting in Milwaukee. Following brief visits to a number of the leading schools and colleges of America, he returned to Japan in the fall of 1924. Doctor Axling and Doctor Tenny, however, have remained in this country for the entire year. The plans of the Board for their service were presented to the Administrative Committee of the Board of Missionary Cooperation on September 10, 1924, when the following action was taken:

Voted: That the Administrative Committee express its conviction that there is no other cause in the entire list of specifics included in the denominational budget which means as much to the Kingdom of God as does the reconstruction of the equipment of the Foreign Mission Society in Japan and the informing of the American people concerning the feeling which has been aroused in Japan over the exclusion provisions of the Immigration Act; That the arrangements for conducting the campaign in behalf of Japanese reconstruction be committed to the Committee on Field Activities, in consultation with the American Baptist Foreign Mission Society.

Under the direction of the Field Activities Committee Doctor Axling and Doctor Tenny have carried on intensive work during the entire year in an itinerary which has brought them to nearly every large city in the territory of the Northern Baptist Convention. In carrying out their twofold objective, addresses both on the reconstruction needs and on the problem of American-Japanese relations have been made before churches, business men's organizations, and student groups. Many individuals have also been interviewed for the purpose of setting before them the needs for reconstruction. Unfortunately the close of the New World Movement brought appeals for funds for a large number of other causes, a fact which has seriously affected the financial returns for reconstruction. The amount received from this effort up to April 30, 1925, was $47,719.85. This does not, however, represent the actual result of this work, since contacts have been made which will doubtless bring financial returns in the near future, and a number of pledges have already been received. Since the total amount available to date is thus only $176,576.64, this will be far from sufficient to care for the replacement of the property. The service of Doctor Axling and Doctor Tenny involved long

separations from their families and severe physical strain such as always accompanies extensive itineraries. This has been true also of missionaries F. W. Harding of Assam and O. H. Sisson of Burma, who have traveled in advance of the representatives from Japan to make preparations in each city for their work. The Board records its hearty appreciation of the unselfish and consecrated spirit of service of these four missionaries.

Progress in Japan Reconstruction

The total sum thus far received has made possible extensive repairs upon all buildings in the earthquake zone which were not totally destroyed. In some cases the repairs were of a temporary character, as with Tokyo Tabernacle which was so urgently needed immediately. Contracts have now been made for permanent repairs upon the Tabernacle. In other cases repairs were of a permanent character, as the repair of Scott Hall at Waseda University, where the tower crashed through the roof of the building. Scott Hall has been completely restored. Repairs of a more permanent nature also have been made upon the Yokohama church building. A new temporary building, of the "barracks" type of construction, has been erected for the Shiba church in Tokyo. A semi-permanent annex has been erected in the rear of the Tokyo Tabernacle lot at a cost of approximately $5,000, from funds received from Japanese sources. A building of semi-permanent construction large enough to accommodate 400 students has been erected at Mabie Memorial School. A permanent gymnasium has also been completed for this school. Residences for three families have been replaced in Yokohama, and authorization has been given for the erection of two residences in Tokyo, one on the site of Scott Hall at Waseda University and one on a portion of the site of the Japan Theological Seminary. The Seminary building itself has been repaired, but the dormitory at the Seminary was so seriously damaged that it was taken down. With funds almost wholly received from Japanese sources a branch of the Tokyo Tabernacle has been opened in the Fukugawa district of Tokyo. It will thus be seen that the funds already received have by no means made possible the complete restoration of property destroyed or damaged in the great disaster. Mabie Memorial School, particularly, where the loss was heaviest, has

for its main building only a temporary structure, which eventually must be replaced by a more permanent building involving an expenditure beyond any already made for reconstruction. Nor is this by any means the sole piece of reconstruction work remaining incomplete. The Board earnestly hopes that the denomination will find means of providing for this need upon which the future of the work in Japan so seriously depends.

Secretarial Visit to the Far East

In the early part of the year 1924 Foreign Secretary James H. Franklin spent several months on a tour of the mission fields in the Far East. The immediate occasion for his visit was the request of the Joint Committee of the Japan Mission that the Board send special representatives to the field to study problems created for the Japanese churches and the mission by the earthquake in the autumn of 1923. Inasmuch as the Foreign Secretary had not visited the Philippine Mission since January, 1913, he was authorized by the Board to extend his tour to that field. En route he stopped for a few days in the South China Mission, where a profitable conference was held for several days at Swatow with most of the members of the mission. A similar visit was made to Shanghai where numerous members of the East China Mission came in for conference. Several of Secretary Franklin's letters to the Board of Managers were published in the denominational papers. At a meeting of the Board in November 1924 he made a report in which he urged the Board to give fresh attention to urgent questions which must be considered in the light of the rapidly changing conditions in the Orient. Unfortunately, no secretary of the Society has ever been able to visit the remote West China Mission from which urgent requests for such a visit continue to reach the Board almost every year. It is hoped that in the not distant future a favorable response can be made to this desire of the West China Mission.

Oriental Students in America

Since 1915 the Board has rendered assistance to Baptist young men of the Orient who have been recommended by the missions for postgraduate study in American institutions. On the whole the plan has worked well, and as a result leaders, who have

secured most excellent education in America and who are filling positions of very large responsibility in their own lands, may now be found in Baptist work on all the Far Eastern fields. Thus far it may be said that every young man who was brought to America by the Board upon the recommendation of one of the missions is now giving a good account of himself in his work either in his own country or in his period of preparation in America. There has been some disappointment in a few cases, but these have been limited to young men who came to America independently or with the assistance of individual missionaries, and had not been formally recommended by any of the missions before they sailed for this country. Experience has led the Board to become more rigid in its requirements, and it is likely also that already having assisted a considerable number of such students the Board will not find it advisable for the next few years to encourage very many others to come here for postgraduate study.

During the last ten years large progress has been made in the training of Baptist young men in the Orient for various forms of Christian service. On the whole the results have been gratifying. Nevertheless the same problems encountered in America must be faced in the Orient, and it is not always easy to persuade young men who have had special training to bury their lives in obscure fields. Many of them feel that the wisest use of their lives at this moment is in the strategic centers, but it is hoped that the sacrificial spirit already controlling many of them will lead more into direct evangelistic effort in remote fields. Furthermore in many cases special training has been given with a view to preparation for service in strategic positions. Most of those who have been so trained are coveted by the missions for large centers where service demands are most exacting. This is partly responsible for a situation which has given the Board some concern.

Progress in the Philippine Islands

Despite the political unrest and the small missionary staff in the Philippine Mission, the work on that field has yielded very encouraging results during the last year. Rev. W. O. Valentine reports a total of 1,233 baptisms on his field, while there have been large additions to the student church at La Paz and encouraging growth of the church in the Central Philippine College. On account of

the retirement during the year of Rev. Henry W. Munger from active missionary service, no evangelistic missionary wtih a knowledge of the Visayan language has recently been in residence on the Island of Panay. Those engaged there in educational and medical work who have given a part of their time to the field of general evangelism report an open-mindedness and heart-hunger on the part of the people such as they have never known before. The opportunity for service in the Philippine Mission is rather extraordinary, and it is hoped that funds will be available to enable the Board to strengthen the work.

Exchange of Territory with Presbyterians

In March, 1924, the Board of Managers was advised of the desire of the Board of Foreign Missions of the Presbyterian Church in the U. S. A. to discontinue its work on the Island of Panay, Philippine Islands, a portion of which has long been occupied by Baptists, and to surrender the responsibility for the evangelization of most of the territory on that Island on condition that the Board would surrender to the Presbyterian Board the responsibility for the occupation of the Island of Samar where Baptists have not been able to establish work, but which is contiguous to territory already occupied by the Presbyterians. Since Baptist missionaries in the Philippine Islands unanimously recommended the proposed exchange of territory the Board felt justified in accepting the arrangement. The several Filipino Presbyterian churches on the Island of Panay will continue their own independent life with such contacts with Presbyterian missionaries on other islands as may seem desirable. The withdrawal of the Presbyterians from the Island of Panay leaves on the Baptists the entire responsibility for the work at the Union Hospital in Iloilo and the Dunwoody Dormitory at La Paz, the seat of a great government school. For a time this decision promised to create an embarrassing situation since the financial situation made it impossible to purchase the Presbyterian interest in the two large properties. Fortunately, friends of Baptist missionary R. C. Thomas, M. D., came forward with sufficient gifts to enable the Board to purchase this interest. Nevertheless the transaction leaves on Baptists a far larger measure of responsibility for work in Iloilo, and on the Island of Panay, than has been true in pre-

vious years. An increase in missionary staff and larger appropriations for the work will be needed if the Board is to take advantage of the opportunity.

Africa as a Great Mission Field

The occupation of Africa as a mission field is much more recent than that of India and China, but already missionary organizations in great number and variety have begun work. Although working under similar conditions and among peoples of the same general type, these agencies have for the most part pursued their task in an isolated and unrelated fashion. Efforts more or less successful have been made to coordinate the work within certain given territories, but the possibility of comprehending the evangelization of the black races of Africa as one task is only just beginning to be realized. It is believed that if at this early date the field can be studied as a whole, the missionary force at work in Africa may take advantage of the experience gained in older fields and avoid many of the mistakes which were made in the development of the work in other lands. It is hoped, too, that a comprehensive study of the whole task and the forces available for its accomplishment may bring about economies and adjustments which will greatly further the end in view. Commercial and industrial developments are proceeding at a rapid pace. These are in many cases bringing the primitive peoples of Africa in touch with the worst elements of our Western civilization. It is imperative that the whole force of the Christian churches should be enlisted at once in the task of evangelizing Africa both intensively and extensively so that the simple peoples of this land may be able to meet the new invasion fortified by faith in the living Saviour.

With this in view it has been proposed that as soon as convenient a conference of missionaries and others charged with responsibility for work in Africa should be held on the continent of Europe at which the work should be reviewed and studied as a whole. The Foreign Missions Convention held at Washington in January, 1925, brought to this country missionary leaders from Europe, among them M. Couve of Paris, Doctor Schlunk of Berlin, Mr. Lundahl of Sweden, and Messrs. Forgan, Maclennan, and Oldham of Great Britain. After conference with representatives of the American group it was agreed that such a conference

should be held during the last week in September, 1926, if possible in Belgium.

Political Conditions in Africa

There is a new drawing together among the Colonies of Africa. Public sentiment is beginning to envision the great African continent as a whole, and to recognize that the problems encountered by governments as well as by missionary organizations working in different parts of the continent have much in common. Stimulated by the thoughtful report made by the African Education Commission under the leadership of Dr. Thomas Jesse Jones on educational conditions in West Africa, the British Government has appointed an Advisory Educational Commission to lead in the further educational development of its African colonies. It is significant of the importance which the British Government attaches to the educational work done by Protestant missionary forces that Mr. J. H. Oldham, Secretary of the International Missionary Council, has been made a member of this Commission. Movements are on foot in France and Belgium to establish similar government commissions for the study and development of education in the African colonies of the countries. Even Portugal, which has been most backward in consideration for the welfare of the native population in her African possessions, is beginning to feel the weight of public opinion, and there is a lessening of opposition to evangelical work. The effects of the work of the first commission for the study of education in Africa were so salutary that a second commission was sent last year, again under the leadership of Dr. Thomas Jesse Jones. This was largely at the instigation of officials connected with the British Government, and the territory visited included East Africa and particularly those sections of the continent omitted from the first itinerary. The work of the second commission has served further to focus attention upon the needs of Africa.

Developments in Belgian Congo

The outstanding factor in the present situation in the Congo Mission is the need for trained African leaders. The evangelistic awakening in Lower Congo has gone forward during the past year although the ingathering has been less than in the previous few

years. New opportunities are developing in the Kwangu area about Vanga and the village of Moanza where Mr. and Mrs. Thomas Hill have recently been stationed. There is pressing need for strong men and women experienced in Christian service and with adequate preparation for the work. In many cases it has been needful to send to villages demanding teachers, mere youths who have been under instruction a very few months. A recrudescence of the Prophet Movement in the Sona Bata area, in which no less than 3,000 members were led to separate themselves from the mission, further accentuates the need for providing a leadership sane, stable, and thoroughly trained. The Kongo Evangelical Training Institute at Kimpese is doing an excellent work along this line but should be given larger facilities and an increased staff.

Service of Medical Missionaries

The work of medical missionaries should receive at this time special commendation. These devoted servants of the Master are giving themselves without stint to the task of healing the sick and preaching the Word. Their work is carried on under difficulties which are without parallel in this country, and the evangelistic results attending their ministry are a striking demonstration of the spirit in which it is conducted. Self-sacrifice and devotion characterize the labors of every one of our medical representatives, and the instances here given are merely illustrative of the conspicuous success with which all are serving. Dr. C. H. Barlow of Ningpo, formerly of Shaohsing, has made further progress in the study of the fluke worm which has produced such wide-spread morbidity throughout China and he is developing means for its extermination. Dr. J. C. King of Sona Bata, Belgian Congo, has introduced the use of Tryparsamide, the remedy recently developed by the Rockefeller Research Institute of New York, into the area about Sona Bata, and by its use he has met with much success in combating African sleeping sickness. As reported elsewhere, Dr. W. H. Leslie of Vanga, Belgian Congo, has received from the Belgian Government the decoration known as the *Chevalier de l'Ordre Royal du Lion* for distinguished service in behalf of the natives of the Kwangu area. Dr. W. R. Morse, attached to the staff of the West China Union University in the

chair of General Surgery (Dean of the Faculty of Medicine; general surgery, orthopedic surgery, anatomy), has made several excursions across the border into the mountainous regions of Tibet. During the past year he was made a Fellow of the American College of Surgeons and has been honored by the degree of LL. D. from his Alma Mater, McGill University. Dr. G. A. Huntley, who has given a third of a century to medical missionary work in China, has returned to this country and is now interpreting the work of foreign missions to the churches with great power and clarity as Field Secretary of the Board of Missionary Cooperation.

Fifty Years of Missionary Service

In the report of 1923, attention was called to the completion of fifty years of service of Dr. and Mrs. David Downie, of South India, Rev. and Mrs. B. P. Cross, and Miss Harriet N. Eastman of Burma. Last year another veteran missionary achieved the high distinction of half a century of continuous service. It is difficult to realize that so long a time has passed since Dr. M. C. Mason, like the young missionary of today, sailed from New York to his field. He was appointed a missionary of the Society on October 14, 1873, and sailed for Assam on September 19, 1874. The Board of Managers, in recognition of his long life and service, invited him as a special guest to attend the important meeting at Northfield where he addressed the Board concerning his impressions and experiences during the fifty years of his missionary career. In a series of formal resolutions the Board also extended its congratulations and its appreciation of what his service has meant to the progress of the Mission and to the cause of Christ on the foreign field.

Literary Service of Missionaries

Baptist missionaries have made a notable contribution to the production and translation of Christian literature, including the translation of the Bible in whole or in part into more than 30 languages. In a number of cases, moreover, Baptist missionaries have reduced to writing the language of the people among whom they are working. The people of the non-Christian world are becoming an increasingly literate people, and the production of

Christian literature, is, therefore, of supreme importance. Baptist missionaries are recognizing this need, and are hoping and definitely planning to meet it. In Burma, Rev. E. N. Harris and Mrs. H. I. Marshall for the Karens, and Miss Harriet Phinney for the Burmese, have during the past year written many tracts and pamphlets, and have prepared most helpful aids for the Sunday School Lessons of the year. Dr. John McGuire, in addition to his work as President of the Burman Theological Seminary, has completed a revision of the New Testament, and has begun the revision of the Old Testament, to which work he will give the major part of his time for the next few years. Two veteran missionaries—Dr. H. H. Tilbe, for 38 years a missionary to the Burmans, and Dr. Ola Hanson, for 35 years a missionary to the Kachins—are giving practically all their time to the preparation of Christian literature. Doctor Tilbe's work has been in the preparation of commentaries on the New Testament books. Doctor Hanson has already translated the New Testament into Kachin, and has this year completed the translation of the Old Testament into Kachin as far as the prophetic books. Rev. William Pettigrew, in Manipur State, has this year completed the translation of the Gospel of John, the Gospel of Luke, and the Book of the Acts into Thado Kuki. The Gospel of John has already been published, and Luke and the Acts are now in the press. In addition to this, Mr. Pettigrew is working on the revision of the Scriptures in Tangkhul Naga and Manipuri. He has completed the translations of Acts and Luke into Manipuri, and the Gospels of Matthew, Mark, and Luke into Tangkhul Naga. Rev. R. B. Longwell reports progress in the printing of Scriptures for the Ao Nagas. The Epistle to the Romans, First and Second Corinthians, Galatians, Ephesians, and Philippians have been sent to the press. Rev. J. E. Tanquist of Kohima is continuing the translation of the New Testament into Agami Naga. Only the Gospels of Matthew, Mark, and John remain to be prepared for the press. Rev. John Selander has translated the Gospel of John and 39 Gospel Hymns into Abor. The British and Foreign Bible Society have assisted greatly in the publication and distribution of the Bible in India, and the National Christian Council of India, through its Committee on Indian Literature, with which the Baptist Missions in India cooperate, has done a remarkable work in the

production and distribution of Christian literature in the different languages and dialects of the Indian Empire.

Missionaries Honored During the Year

It is not always the case that distinguished service meets the public recognition of men. There can be no question that hidden away in the far corners of the earth unassuming missionaries quietly render a service which, were it fully known, would command the honor and respect of all.

Two Baptist missionaries have recently received royal honors. King George of England, in announcing his New Year's honors, awarded the gold Kaisar-i-Hind medal to Mrs. F. W. Stait, M.D., "for distinguished service in India." Doctor Stait is now beginning her 28th year of medical work at Udayagiri, a jungle station of South India 50 miles from any railroad. She is in charge of the only mission hospital in all the district. People come 50 or 60 miles for treatment, and every caste and religion have been represented among the patients. Epidemics have been frequent, and Doctor Stait through her devotion and skill has saved hundreds of lives. She faced alone one of the most deadly epidemics of typhomalarial fever that ever visited the community and as a result of her work the Government gave Mr. Stait money to better the sanitary condition of the town and outlying hamlets. The hospital, under Doctor Stait, has raised the standards of the whole community. One government official who returned to the station after an absence of twelve years was amazed at the change in public opinion toward Western medicine. "Twelve years ago," he said, "the people would fly before the least suggestion of operative treatment. Now the attitude is quite different. This change I trace to the influence that has gone out from the Etta Waterbury Hospital." Doctor Stait is the 16th Baptist missionary to have been honored in this way, the others in previous years having been as follows: Dr. Ellen Mitchell, Miss Sarah J. Higby, J. E. Cummings, D. D., Rev. G. N. Thomssen, C. A. Nichols, D. D., Rev. P. H. Moore, E. W. Kelly, Ph. D., Rev. S. D. Bawden, Rev. William Pettigrew, Miss Lizbeth Hughes, Rev. Ola Hanson, Litt. D., Miss Bertha E. Davis, Mrs. Ida B. Elliott, Rev. S. W. Rivenburg, M. D., D. C. Gilmore, D. D., Rev. Robert Harper, M. D.

King Albert of Belgium has conferred the *Chevalier de l'Ordre Royal du Lion*—Knight of the Royal Order of the Lion—upon Dr. W. H. Leslie, medical missionary in the Congo for over 30 years. Doctor Leslie is in a very real sense a missionary pioneer. It was he who first penetrated the Kwangu river region in the early 1900's, visiting much country never before entered by white men. From his investigations the necessary knowledge of the unknown country was obtained and a mission station was opened. For several years Doctor and Mrs. Leslie lived at this isolated post where his medicine kit opened the way for him among the hostile and cannibal tribes. Doctor Leslie was also the pioneer at Vanga—a station he literally hewed from the primitive African jungle. Now this is one of the great Baptist stations in the Congo. Doctor Leslie has always regarded medicine as an evangelistic agency, saying, "The Lord has used the medicine as an opening wedge for the gospel, and I have been delighted to be used as the hammer." It is a source of satisfaction that these two missionaries who have given such long and self-sacrificing service have received official recognition from government.

Another missionary to be honored during the year was Dr. W. R. Morse, missionary in China for fifteen years. On October 24, 1924, Doctor Morse received the highest honor this country can award a doctor when a fellowship of the American College of Surgeons was conferred upon him. This is a fitting recognition of his fifteen years of medical service in China. For the last ten years Doctor Morse has been a member of the faculty of medicine in connection with the West China Union University. He was truly a pioneer in medical service in West China for he was the first professor of practical anatomy and led the way in an epochal event—the first dissection of a human body in the Province of Szechuan. Doctor Morse has also been the professor of surgery and every year performs many major operations in the hospitals of the city. In June, 1920, as dean of the faculty of medicine, he had the honor of presenting diplomas to the first graduating class in medicine. Those earnest young doctors were all active Christians. Doctor Morse himself says:

> What a field we have here for a medical school—nearly 100,000,000 people, and we the only medical school except a very inferior one run by military authorities. We are here where plagues and epidemics and pes-

tilences begin, right at the source of these perils; think what it means to be in at the spot where one can effectively stamp out the beginnings! What an opportunity and what a responsibility!

The work of Dr. C. S. Gibbs, Baptist representative in the College of Agriculture and Forestry at the University of Nanking, has also received recognition from government. His particular task is the fighting of animal, poultry, and silkworm diseases in China. He has been doing special research work to develop a vaccine which will protect cattle against rinderpest, a disease which sweeps through villages and sometimes kills 100 per cent. of the cattle. Protection of the farmer against such a loss constitutes one of the outstanding agricultural problems of China. Doctor Gibbs had already developed a very effective course of treatment for the disease and is planning to continue his investigations. This work has come to the attention of the government, and he has twice been invited to sit with the Central Epidemic Prevention Bureau. The government has also asked him to work on anti-rinderpest vaccine this summer in their laboratories at Peking. He has a similar invitation from the Swedish Mongol Mission at Hallong Osso in Mongolia. During his work on rinderpest control Doctor Gibbs spent months in the Chinese villages. Every evening after the day's work in the field was done, he held evangelistic services and whole villages came to hear him preach. On one of his campaigns he came before the gates of Chufu in Shantung, famous as the burial place of Confucius. A committee of Chinese officials and schoolmen met the party and invited Doctor Gibbs to speak before the Government Normal School there. Never before had a Christian spoken in that school, but the agricultural teacher preached for two hours to a distinguished body of Government officials, faculty, and students.

Service of Dr. J. H. Rushbrooke

During the spring of 1925 the Board was favored with a visit from Dr. J. H. Rushbrooke, Baptist Commissioner for Europe, who came to America primarily to attend the meeting of the Executive Committee of the Baptist World Alliance. The Board and its officers thus had full opportunity for conference with Doctor Rushbrooke, whose service as Baptist Commissioner for

Europe has been invaluable during the last five years. On account of political conditions he, as a British subject, has been able to render a service at times in which representatives of an American organization could not easily participate. The year 1924 made very exacting demands on his time and vitality, and conditions in Europe are still such that much is likely to be required of him in the future. He has rendered especially valuable service in approaching governments on questions of religious liberty. The Board is therefore glad to unite with other Baptist organizations in America and Europe in the continued support of the work which Commissioner Rushbrooke is doing so successfully and acceptably.

Meeting of the Executive Committee of the Baptist World Alliance at Chicago

A meeting of the Executive Committee of the Baptist World Alliance was held in Chicago on February 25-26, 1925. Foreign Secretary James H. Franklin attended the meeting of the Executive Committee, serving as proxy for Dr. J. H. Bystrom of Sweden, who was unable to attend. The Board is glad to cooperate in every practicable way with this Committee. This is proving to be an agency of cooperation for representatives of Baptist missionary organizations in many lands. The meeting in Chicago probably adopted more plans of a practical nature than has been true at any other meeting. On account of failing health, Dr. J. H. Shakespeare tendered his resignation as European Secretary. His useful service in that office from the day when the Baptist World Alliance held its first Congress gives his name an honored place in the history of the organization. As to who should be chosen as his successor there was no question. Dr. J. H. Rushbrooke, who is extraordinarily well qualified to serve the Baptists of the world in that position, was unanimously elected. His personal qualities, his intimate acquaintance with nearly all the Baptist groups in Europe, his contact with European governments, and the confidence in which he is held by large Baptist bodies everywhere, mark him as the logical successor of Doctor Shakespeare in the office of European Secretary. Already he has proved himself a great unifying force among Baptists of the world.

Plans were formulated which promise to make the Baptist

World Alliance a more constructive force. While it was fully recognized that the Alliance should not have any program of missionary work of its own, it was also believed that it might meet needs in the world at large which none of the missionary agencies or national conventions are prepared to meet. Already it has served as a clearing-house for various denominational groups, has prevented unwise overlapping, and has removed misunderstandings. Thus it will be possible to foster a still deeper spirit of cooperation and to encourage a closer coordination of efforts on the part of all Baptist organizations.

Dr. E. Y. Mullins, President of the Alliance, was requested to undertake a world tour some time during his term of office, visiting Baptists everywhere. It is desired that the European Secretary establish a central bureau for the Baptist World Alliance in connection with his present office in the Baptist Church House in London. From such headquarters a quarterly bulletin and a Baptist Year Book would be issued. An appeal was made to Baptists everywhere to engage in active evangelistic effort.

Baptist Progress in Russia

For several years reports have been coming of the phenomenal growth of the Baptist denomination in Russia. From time to time Dr. J. H. Rushbrooke, Baptist Commissioner for Europe, and the Society's own Special Representative in Europe, Dr. W. O. Lewis, have been able to enter the country, and they have confirmed the reports as to the numerical growth of Baptists in that country. At the same time, political conditions in Russia and lack of harmony in their own ranks have interfered very seriously with the program of the Baptists and Evangelicals in Russia, who really constitute one body of people in belief and practice. The Board has been permitted to join the Foreign Mission Board of the Southern Baptist Convention in the distribution of a large number of Bibles, New Testaments, Scripture portions, and hymn-books in Russia, and a little help has been given to a small theological seminary in Leningrad, but beyond this not much has been attempted except relief work in various forms. At present diplomatic relations are severed between Russia and the United States, and it is not likely that any American citizen could just now secure permission to reside in Russia if he were sent there on a

religious errand. The situation may clear up at any time, and whenever it is possible for the Board to render assistance in any large measure to the Baptists in Russia the denomination will be advised accordingly. Meanwhile it may be questioned whether Northern Baptists are wise in making contributions to independent agencies whose representatives speak loudly of the needs in Russia, but who themselves may not have found it possible to enter the country, and who, through personal influence and the expenditure of money, annoy the regularly organized Baptist groups in countries immediately contiguous to Russia itself. In this connection it is of interest that at its last meeting the Executive Committee of the Baptist World Alliance urged Baptists everywhere to make their contributions through their organized Baptist Societies rather than through independent agencies.

In connection with the recent American visit of Commissioner J. H. Rushbrooke the Board had the pleasure of welcoming Secretary J. F. Love of the Foreign Mission Board of the Southern Baptist Convention. In one of his addresses Secretary Love gave his conviction that Baptist missionary agencies should face unitedly the problems and opportunities which are presented in connection with Baptist movements in Russia. After listening to Doctor Love our Board unanimously adopted the following resolution:

Voted: That the Board expresses hearty accord with the suggestion of Secretary J. F. Love of the Foreign Mission Board of the Southern Baptist Convention with respect to the common interest of both Boards in Russia, and the Board assures the Southern Board of its own readiness to cooperate with that Board and other Baptist organizations in presenting a united program of missionary effort in Russia.

Service of Dr. W. O. Lewis

Dr. W. O. Lewis is now completing his third year of service as the Board's Special Representative in Europe. During these years he has demonstrated an extraordinary fitness for his important work. The Board is increasingly appreciative of him and his efforts and has learned to rely with confidence on his judgment in perplexing situations. The denomination is to be congratulated on having the service of a man of Doctor Lewis' patience, courage, and good judgment in Europe at this par-

ticular moment. On account of questions in connection with the work in France which have long vexed the Board, Doctor Lewis has found it advisable to make his home in Paris. He has had the satisfaction of seeing the work of the Federation of the Baptist Evangelical Churches grow in power. Notwithstanding very discouraging conditions affecting the work of Baptists and the slow numerical growth of church-membership, there seems to be the largest measure of solidarity in the Federation which has been observable in any Baptist group in France for many years. During the year Doctor Lewis has visited all of the European fields except Russia. Inasmuch as the United States Government does not recognize the Soviet Republic, American citizens find it difficult to secure permission to cross the Russian border. He has included brief visits to the Baltic States, Czechoslovakia, and the Scandinavian countries, and he has also been in Germany several times. Much attention has been given to conditions in Poland where Baptist work just now calls for wise guidance. Doctor Lewis has also shown unusual discernment of political and social currents in Europe which need to be considered as the Board faces its future responsibility there.

The Foreign Missions Convention at Washington

In the United States the outstanding event of missionary significance during the past year was the Foreign Missions Convention held at Washington, January 28 to February 2, 1925. A total of 4,408 registered delegates, representing 85 different Boards and Societies in the United States and Canada, were in attendance. There had been no similar convention in this country since that held in New York in 1899. It was also the first convention of importance since the Edinburgh Conference in 1910. The program was a model in inspiration and cumulative influence, covering as it did a presentation of the entire foreign missionary movement in its world range, its high purpose, its glorious achievements, and its spiritual significance. All the major problems in missionary policy, especially those which have emerged since the world upheaval of the war, were brought into view, clearly stated by the speakers and frankly faced by the delegates. The development of Christianity in Asia, free from American or European sectarian domination; international relations inconsistent with

Christian principles; the need of a thorough-going Christianity at home before it can exert its greatest influence abroad; the menace of race prejudice and its identification with nations nominally Christian—these and other problems considered by the Convention will have profound bearing upon the work of missionaries in the future and must be taken into consideration by all mission boards. Throughout the entire convention one emphasis was unmistakable—Jesus Christ has been and is still central in the missionary message. He is still the only hope of the world. These larger problems are but manifestations of a common need of Him and his saving gospel.

From the opening address by the President of the United States to the closing address by Dr. Robert E. Speer, the audiences maintained their numbers and their interest and enthusiasm, although 62 addresses were scheduled on the program. Of special value were the addresses by missionaries from various fields and by representative leaders from Japan, Africa, and India. Full reports of the convention were published in the denominational papers and in the March issue of MISSIONS, together with a series of findings presented by a special committee of Northern Baptists at the denominational conference Monday, February 2. In addition to the secretaries who filled various places on the program, several members of the Board also were able to attend the convention. If Baptist churches, through the publicity furnished by the Convention and through reports by their delegates who were present, shall have caught its spiritual fervor and missionary impulse, the new year of the Society should be one of marked increase in interest.

The Commission on Investigation

Attention was called in the report of last year to the current theological agitation and to the several statements which the Board had issued during the preceding year, in view of certain widely distributed publications that had attacked the policy of the Board in its administration of the work of the Society and the teaching and preaching of its missionaries. The policy of the Board with respect to the appointment of missionaries which has popularly come to be known as the "inclusive policy" was outlined by Professor Frederick L. Anderson, Chairman of the Board

of Managers, in his address to the Society at its meeting in Milwaukee. Prior to his address it had been formally approved by the Board. For purposes of record it is included in this report.

Our denomination, our Society, and our churches have always given to officers, missionaries, and pastors a considerable degree of liberty of theological opinion. The Northern Baptist Convention and its cooperating societies in all elections and appointments have acted consistently in accordance with this long-standing denominational policy. In fact the first by-law of the Convention states broadly that "any Baptist church in the United States may appoint delegates." There is no limitation whatever, except the financial condition added last year. Any church in the United States, which calls itself a Baptist church, whatever its theology, may be represented in the Convention. There has never been any public proposal to insert a theological test for membership in the Convention. The fact is that churches of many different varieties have continually sent delegates without protest from any quarter. In debates in the Convention, men of decidedly variant views have spoken year after year with no intimation from any one that only those of a certain stripe had the right to the platform. Membership in our Society is equally broad, and no protest has ever been heard. If a theological test is to be applied, it should be applied first of all to the governing body, the Society, and not to its subordinate committee, the Board with its officers and missionaries. As long as all are members of the Society, and contributors to its funds, all have a right to expect fair and equal treatment at the hands of the Society's executive officers.

This is the policy of inclusion as over against a policy of exclusion. It makes for harmony rather than dissension. It invites all who will and can to unite with us in our great endeavor. It accords with the aim of the Northern Baptist Convention, set down in the Act of Incorporation, "The object of this Convention shall be to promote denominational unity and efficiency in efforts for the evangelization of the world." It accords with the motto on the seal unanimously adopted by the Convention, "Freedom, Union, Service." It invites the contributions of all and tacitly promises to use them for a common purpose. It constantly seeks essential harmonies rather than differences, underlying unities rather than divisive controversies, the bond of peace than the apple of discord. Its result is a great denomination containing men and women of many minds, "agreed to differ but resolved to love" and to do a great work for Christ, instead of a constantly increasing number of warring groups, fated in the end after unedifying and bitter struggles to fall apart, diminish in numbers, and die out in futile isolation.

The great question is at bottom whether we shall maintain our time-honored policy of inclusion or by a real revolution change to a policy of exclusion. Shall we adopt as our motto a divisive interpretation of the great text from Amos, "Can two walk together except they be agreed?"

or shall we take as our bond of union, "One Lord, one faith, one baptism," and heed our Saviour as he counsels us not to forbid the one who does not even walk with us, if he is really on our side? Shall it be liberty and toleration or intolerance and proscription? On this issue your Board is conservative and our critics are the radicals. We wish to maintain the time-honored Baptist policy of inclusion, they wish to overthrow it.

Now listen to something equally important. Your Board is *not* willing to follow this principle out to its extreme conclusion, and to go the length of saying that it will consider as a possible officer or missionary *any* member of any church connected with the Convention. It finds itself forced by the evangelical history and spirit of American Baptists and by its understanding of Christ and the New Testament to restrict its choice of officers and missionaries to those who clearly show the fruits of a regenerate life, preach, love, and live the vital message of the gospel, have a passion for the souls of men, and are devoted to Christ and his purposes for the world. *Liberty must be limited,* and it must be limited by loyalty, loyalty to Christ as risen Saviour and Lord, loyalty to the gospel of divine grace, loyalty to the great Baptist principles which bind us together. Liberty must never degenerate into license or into indifference to dangerous error, but must always be exercised in our denominational sphere within the bounds of the Christian and Baptist faith.

We now ask the practical question, Who or what shall determine the exact limits of liberty within the bounds of the gospel? Our answer is that it should be the denomination as a whole, guided by the Scriptures and led by the Spirit of Christ. It is objected that the Scriptures themselves should define the limits of liberty. We cordially assent to that proposition. But who shall tell us just how we are to regard and interpret the Scriptures on this important practical subject? Shall some liberal group, or some conservative group be the final court of appeal? Rather we believe that it should be the whole denomination under the guidance of the Spirit; and so we are back where we started.

Now as a matter of fact our interpretations of Scripture change somewhat from generation to generation. In the early ages many accepted the view that the sufferings of Christ on the cross were a ransom paid to the devil. The Scotch Covenanters emphasized the Old Testament at the expense of the New. Many of our own forefathers found the Bible an anti-missionary book. All of us now consider such views antiquated and erroneous, in spite of the proof texts which used to be quoted in their favor. As fresh areas of knowledge are opened up, as new situations and questions emerge, we constantly grow to a truer and better understanding of the Scriptures, and fix the limits of liberty accordingly. It would therefore be unwise and futile for any one generation to try to fix the limits of liberty rigidly for another generation. Those who succeed us have a right to their interpretation under new light, and they will claim and take that right whether we concede it or not.

The fact is that in our denomination at the present time there are many different interpretations of the Scriptures. We welcome the advocates

of all of them into our Convention and Society and ask them for their money, and against this there has been no formal protest at any time. The only question really is, Shall we attempt to exclude each other or to find common ground?

In view of these ever-changing interpretations of Scripture and the diversity of view thereon in our Society, we repeat what we said in our first statement:

The only instrument by which the limits of liberty can be determined fairly and wisely in the particular cases which arise is the living voice of the denomination, uttering itself continually through ever-changing executive boards and officers, freely elected by the denomination in the most democratic manner, guided by the Scriptures and led by the Spirit of Christ.

With these things in mind your Board has sought to find the common ground on which we all or nearly all stand. Guided by the facts that Baptists have always been known as evangelicals, and that the gospel is the most important message of the Scriptures, we have demanded that all our officers and missionaries be loyal to the gospel. We will appoint only suitable evangelical men and women; we will appoint evangelicals, and we will not appoint non-evangelicals. And by the gospel we mean *the good news of the free forgiveness of sin and eternal life (beginning now and going on forever) through a vital union with the crucified and risen Christ, which brings men into union and fellowship with God. This salvation is graciously offered on the sole condition of repentance and faith in Christ, and has in it the divine power of regeneration and sanctification through the Spirit. The only reason we have for accepting this gospel is our belief in the deity of Christ in whom we see the Father, a faith founded on the trustworthiness of the Scriptures, and the fact that we have experienced this salvation in our own hearts.* This will not please all. Some would wish to add to it, others to subtract; but it contains all the great evangelical elements stated in a practical way, and we believe that while strongly guarding our evangelical and Baptist faith, it will include nineteen-twentieths of our constituency and gain their hearty assent.

This is not a paper policy. It has been and is our practical program. A good share of our time and energy during the past year has been used in investigating every reasonable charge against the evangelical status of the few missionaries called in question. We have repeatedly refused candidates who did not seem to know our gospel. We have welcomed all who did know and love the gospel and had the other necessary qualifications for missionary work.

Finally, your Board would solemnly warn the Society against adopting the policy of exclusion instead of the policy of inclusion within the limits of the gospel. In giving this warning, we realize that we stand in the presence of the living Saviour, who loved every one of us and gave himself for every one of us, to whose one body we all belong. We hear his last command before his crucifixion that at every sacrifice we should love

one another. We realize too that we stand before more than a century of work in foreign lands, that all we have gained by sacrifice, labor, hardship, blood, and tears hangs in the balance. The fate of hundreds of missionaries, and thousands of native Christians, and millions of heathen depends upon our decision. With a realizing sense of all this, we solemnly warn our Society that to prefer the policy of exclusion to that of inclusion within the limits of the gospel means dissension and division and an unparalleled disaster to our work. It will confuse our counsels, make every mission a warring camp, turn many of our finest young people away from their purpose of enlisting under our banner, and cause the resignation of many of our best missionaries on grounds of self-respect. The only alternative in a denomination composed of many men and women of many minds is to seek common ground, find underlying unities, and emphasize agreements rather than differences, but all within the limits of loyalty to Christ and his gospel and the great Baptist principles. In other words we must safeguard both loyalty and liberty. If we lose either one, we shall be poor indeed. With both, we shall go on to reap the harvest which seems ready for our hands and establish Christ as Saviour and Lord in the hearts of the nations.

This situation to which the Board was compelled to give consideration throughout the year was presented to the Northern Baptist Convention at Milwaukee by certain delegates on May 30, 1924. A resolution was introduced and adopted by the Convention, which for purposes of record is incorporated in this report:

That a Commission to be composed of seven persons to be named by the President of the Northern Baptist Convention, be and hereby is appointed with power and authority to investigate and report at the next meeting of the Northern Baptist Convention, the conduct, policies, and practises of the Board of Managers of the American Baptist Foreign Mission Society and of its Secretaries in the selection of missionaries in the foreign field, and

To ascertain and report the policy, if any, which said Board of Managers has adopted with respect to the appointment and retention of persons as missionaries who do not accept or have repudiated or abandoned the evangelical faith as held historically by Baptists.

And to this end the said Commission shall have authority to examine witnesses and to confer with missionaries and other persons respecting the teaching of our missionaries, the expense of said Commission not to exceed $25,000, to be borne by the Northern Baptist Convention.

In connection with this report said Commission may make recommendations as to the future policy of said Society with respect to all matters herein mentioned.

The Commission is instructed to publish its report in full in all available Baptist periodicals, published within the bounds of the Northern Baptist

Convention; or by such other means as said Commission may deem proper, at least thirty days before the next annual meeting of the Northern Baptist Convention.

In view of the appointment of this Commission and pending its report, the Convention urges our constituents everywhere not to withhold or divert their missionary funds to other agencies, but to send them to the Foreign Mission Society, especially in view of the fact that the new program provides for a possible designation of such funds in a way to insure that they will be used according to the desires of the designators.

The personnel of the Commission as finally constituted was as follows: Dr. A. W. Beaven, Rochester, *Chairman;* Judge H. F. Remington, Rochester, *Secretary;* Mrs. H. F. Compton, Seattle; Hon. J. A. Crane, Pittsburgh; Dr. J. F. Herget, Cincinnati; Dr. J. C. Massee, Boston; Mrs. John Nuveen, Chicago.

At a meeting of the Board of Managers held immediately after the adoption of this resolution the following action was taken:

Voted: That the Chairman be authorized to give assurance to the Commission on Investigation that the Board will render every possible cooperation in the facilitating of its task.

The Board also informed the mission fields and committed responsibility for conference concerning any matters coming within the purview of the Commission to the Executive Committee of the Board.

The Commission met at the headquarters of the Society four times during the year, namely, June 17-20; September 8-12; December 29-January 2; April 28-May 1. At the first meeting of the Commission the Board, on recommendation of its Executive Committee, presented a formal statement, in which it renewed its offer at Milwaukee to cooperate with the Commission and give it all the aid required, accepting full responsibility as agents of the Society for the acts of the Board and the staff and referring to the inclusive policy outlined above. All correspondence files of the Society were opened to the Commission, and the Board assured it that all available information would be placed at its disposal. At its four meetings during the year the Commission held extended interviews with missionaries, secretaries, and members of the Board, and at its final meeting met a formally appointed committee of the Board for special conference. The full report of the Commission, in accordance with the action of the Convention,

was published in the denominational papers thirty days before the meeting of the Convention at Seattle. It was adopted by the Convention and is included in the full report.

The Board of Managers

For the first time in many years there have been no changes on the Board of Managers. At the annual meeting in Milwaukee on May 31, 1924, the Society reelected for another three years the members whose terms expired at that time. Meetings of the Board throughout the year have been well attended, the largest attendance having been recorded at the September meeting, when 21 members were present. The Board has given careful and prayerful attention to the many problems and matters of business coming before it, and the members have discharged faithfully the responsibilities placed upon them by the denomination. Few people realize the magnitude of the problems or the multiplicity of detailed items that require consideration. At the January meeting, for example, the typewritten program listed 90 different items of business to be considered. During the year Professor Frederick L. Anderson, Rev. Herbert J. White, and William B. Lipphard have served respectively as Chairman, Vice-Chairman, and Recording Secretary. Three meetings were held at places other than at headquarters of the Society. In May the Board met at Milwaukee in connection with the Northern Baptist Convention; in November a joint meeting with the Woman's Board was held at Northfield, Mass., for the special consideration of matters in which both Boards are jointly interested, while the January meeting was held in Washington and thus enabled the Board members and officers to receive the inspiration from attendance at the Foreign Missions Convention, mentioned elsewhere in this report.

Conference on Foreign Mission Policies

The Conferences on Foreign Mission Policies held in Newton Center in 1912 and 1917 were of the greatest practical value in affording opportunity for thorough consideration by Secretaries, Missionaries, and Board Members of some of the most vital problems of missionary policy and administration. Conditions on all mission fields have greatly changed in the past eight years, and there is every probability of still greater change in the years ahead

of us. One of the most experienced missionaries recently wrote, "I realize that the next ten years in India and Burma will be more exacting years than any that have preceded them."

For this reason another conference on Foreign Mission Policies is being planned from October 26 to November 8th inclusive. The basis of representation will be the same as that in the Newton Center Conferences. Each mission shall be entitled to one delegate for every ten men in regular active service, with five representatives as a maximum from any mission. Each mission shall be entitled to one single woman delegate, with one additional single woman delegate from Burma and India.

Among the subjects that will be discussed and the problems that will be considered are the following:

Review of present situation in the light of post-war conditions in the West and growing national consciousness in the East.
The churches on the mission field.
Christian leadership on the mission field.
Place of women in the churches on the mission field.
Christian schools on the mission field.
Medical work on the mission field.
Place and work of the foreign missionary in the light of changing conditions on the mission field.
Financial problems.
Administrative problems.
Home base.
Our abounding spiritual resources.

The missions are giving most serious consideration to these problems. Committees have been appointed and are now at work gathering and preparing the material necessary for the Conference.

While it is true that perplexing administrative questions are chiefly responsible for calling this conference, it is recognized that the basic problems in the foreign mission enterprise, both in the actual work on the field and in activities at the home base, are personal and spiritual. It is, therefore, earnestly hoped that this conference will generate spiritual forces that will help revitalize all plans and reenergize every one who has any part in the great foreign mission task. The Board urges that the entire mission body and the constituency at home unite in earnest prayer that the

spirit of God shall guide in all preparations for the Conference, in the selection of representatives and in the conduct of its sessions.

Committee on Study of Fields

One of the vexing problems which the Board has been forced to face repeatedly in recent years, in view of the higher cost of living which has prevailed in the Orient as well as in America, has been its inability to have the available funds keep pace with the increasing amounts required for the work. This has led the Board to feel that the work of the Society's several mission fields ought to be thoroughly studied with a view to possible readjustment, if not retrenchment. In June, 1924, the Board therefore appointed a special committee consisting of Messrs. H. J. White, E. W. Hunt, H. B. Robins, G. E. Huggins, and F. L. Anderson, to "study the work and the expenditures of the several mission fields, with a view to readjustment and possible retrenchment in the work of the Society in case the latter should prove to be necessary in the light of developments during the current year." In response to a suggestion by the committee, the Woman's Board appointed a similar committee from its membership for joint study of the problem. Frequent meetings of the committee have been held, and the general principles which should govern such readjustment or retrenchment have been decided upon. Further correspondence with the field will secure the most complete and accurate data possible for the further work of the committee.

Conference with Outgoing Missionaries

For many years the need of a more extended conference with the missionaries newly appointed to service has been recognized. Formerly it was the custom to spend a week or more with the new appointees at headquarters conferring regarding the many phases of the work now being undertaken by the young people for the first time. During recent years, however, the changes in denominational organization and the taxing demands of the cooperative promotional campaigns have so occupied the time of the secretarial staff as to reduce the time and attention given the outgoing missionaries' training conference to such an extent as to render it relatively ineffective. The occurrence of the Northern Baptist Convention at so late a date during the present year makes

it possible to reestablish the practice of bringing the new missionaries to headquarters for a week, and this has been arranged for June 1-5 inclusive. It is hoped that this plan may be continued in subsequent years.

Inability to Provide Reenforcements

The limitations of the budget made it possible for the Board to commission only a minimum number of young people to service abroad during the past year, notwithstanding the fact that the need for reenforcement on many fields continues acute. The demands from Congo alone call for as many new recruits as the Board is able to send this year to all of the ten mission fields. The situation in Burma where 10 new couples are urgently needed, is most distressing. South India has 2 vacant stations and Bengal-Orissa should have at once 4 additional missoinaries.

During the year the following young people received their appointment as new missionaries:

Mr. and Mrs. C. D. Snyder, Mrs. L. T. Helfrich, Mrs. J. S. Grant, Rev. and Mrs. L. A. Brown, Dr. and Mrs. Max D. Miles, Mr. and Mrs. F. L. Gilson, Rev. and Mrs. P. J. McLean, Jr., Mr. E. T. Fletcher, Mr. and Mrs. Ernest Atkins, Mr. and Mrs. J. G. Gilson, Miss Ruth Harris, Mr. E. M. Harrison.

The Need of More Missionaries

One of the most encouraging aspects of the present situation in the missionary enterprise is the growth of the native churches with their increasing independence, influence, and power. Chinese, Japanese, Indian, Burman, Karen, and Filipino Christian leaders are filling places of responsibility, and are in many cases holding positions formerly occupied by the foreign missionary.

This larger participation in foreign mission work on the part of indigenous Christians and Christian leaders has led some people to think that the need for more missionaries is no longer urgent. A careful study of the situation, however, makes it very clear that the need for more missionaries is most pressing. The foreign and Chinese members of Commission II, on the "Future Task of the Church," adopted and presented to the National Christian Conference held in Shanghai in May, 1922, a resolution asking that during the immediate future the foreign missionary force in China at least be maintained at its present strength.

On all Baptist mission fields there is an imperative need for more missionaries. Burma is calling urgently for at least 10 new missionary families to maintain the present work on an effective and efficient basis. Assam is calling for four missionary families; Bengal-Orissa, for four; South India, for three new families each year for the next five years; East China, for seven; South China, for eight; West China, for six; the Philippines, for five; Japan, for two, and Africa, for eight families. A total of 59 families is now needed on the ten fields. Of this number, nine requests are for doctors and about the same number for educationalists, but the great majority are for station or evangelistic missionaries.

Several years ago the Board adopted a policy that provided for the appointment of 22 new missionary families every year. On account of diminishing receipts, it has been impossible to follow this policy. Last year and this year the budget item for new missionaries provided for the appointment of only eight new missionary families. This number will not even replace the missionaries who have died or retired.

The seriousness of the situation may be seen, in part, from the following statement of facts about the South India mission field. On this field the average age of missionaries is 51 years. Out of 45 missionaries, there are only nine who have not seen ten years or more of service; 29 have been in service 15 years or more; 25 have been in service 20 years or more; 22 have been in service 25 years or more; 17 have been in service 30 years or more; five have been in service 40 years or more, and one has been in service more than 50 years.

Every Baptist mission field is today a field of opportunity, responsibility, and privilege. To conserve the work established by the heroic missionary founders and to take advantage of new and pressing opportunities in these fields, the missionary force must be immediately increased.

Mr. Kanakarayan T. Paul, one of the outstanding Indian Christian leaders, said, in a recent article, that it is incumbent on the Western churches to continue to send out men and women with rich, strong personalities. He adds:

> We do need you. We are not ashamed to own it. Perhaps before the day is done, the benefit might be seen to be mutual! While we need you, we are not idle. We are thinking and working too. We shall greatly

profit if we could think and work with you in fellowship. We have nothing to offer but gratitude and friendship: still come with your best and choicest. We have gigantic tasks and desperately perplexing problems in our great and hoary land. Come and help us with a hand, for the love of Jesus Christ!

Candidate Department

During the past year the detail of the work of the Candidate Department has been carried by Rev. E. T. Thompson, on furlough from the Japan field. Mr. Thompson has traveled almost constantly among the educational institutions of the North and West, visiting State universities as well as denominational schools and colleges. His experience of the work in Japan and his broad and sympathetic understanding of the needs and problems of students have given him the ability both in public address and in private interview to present the challenge of Christ to life service. The response of Baptist students throughout the country continues to indicate the keen interest taken by young people in world service.

The Board of Missionary Cooperation

The Board has cooperated heartily with the Board of Missionary Cooperation for the past year in presenting to the denomination the needs of the work as outlined in the combined budget of the organizations participating in the cooperative movement. Dr. F. L. Anderson, Dr. H. J. White, and Hon. C. E. Milliken have served as the representatives of the Board upon the Board of Missionary Cooperation. Doctor Anderson has also served on the Administrative Committee, and the Home Secretary has acted as a member of the Council of the Board of Missionary Cooperation. The secretarial staff as well as the missionaries of the Society have assisted in the financial campaign of the year by giving a large number of addresses, conducting many conferences, and holding many personal interviews. The amount of time and strength which missionaries at home on furlough give to the task of visiting churches and presenting the work upon the far fields, is perhaps not sufficiently realized. It often proves a severe tax upon their physical strength. The Board endeavors to safeguard the health of the missionary and to hold the demands upon their services within reasonable limits, but feels that tribute should be

rendered to the devotion with which they serve the denomination during the furlough months which ordinarily are expected to be given to rest and recuperation.

Deputation Service of Missionaries

The past year has brought an almost unprecedented demand on the part of the churches to hear at first hand from the missionaries the story of the work in foreign lands. In many cases it was necessary to deny requests for missionary speakers because of the limited number available, due to the impaired health of some and the need of others for advance study to prepare for greater usefulness on the field. Those who have been available have served with the same unselfish spirit that permeates their entire work. The Board gratefully acknowledges the service rendered during the past year by the following missionaries, often at the cost of extended separation from their families:

William Axling, D. D., Rev. W. B. Charles, Rev. H. I. Frost, Rev. F. W. Harding, Rev. E. N. Harris, Rev. M. R. Hartley, Miss Olive A. Hastings, R. L. Howard, Rev. W. R. Hutton, Henry Huizinga, Ph. D., L. A. Lovegren, F. C. Mabee, Rev. C. R. Marsh, S. R. McCurdy, D. D., F. W. Meyer, M. D., W. R. Morse, M. D., Rev. M. C. Parish, Rev. H. S. Philpott, Rev. H. E. Safford, J. W. Stenger, M. D., Rev. S. W. Stenger, H. F. Stuart, Rev. O. L. Swanson, Charles B. Tenny, D. D., Rev. A. J. Tuttle, Rev. A. V. Wakeman.

As during the period of the New World Movement deputation service has been conducted under the direction of the Field Activities Committee of the Board of Missionary Cooperation, through the State Directors of Promotion, in whose charge have been the detailed plans of the itineraries. The interest of the churches in the foreign mission message is strikingly indicated by the fact that during a number of months of the past year approximately 70 per cent. of the deputation service carried on under the direction of the Board of Missionary Cooperation has been rendered by missionaries or officers of the Foreign Mission Societies.

The Joint Magazine

Fifteen years ago, the Board entered upon an unusual experiment with the other missionary societies, each organization merging its own magazine into a joint publication known as MISSIONS. This arrangement has proved to be increasingly success-

ful, for the magazine, under the able editorial direction of Dr. Howard B. Grose, with whom William B. Lipphard has been associated for the last two years, has come to be recognized as the outstanding missionary magazine published by any of the Protestant denominations. New features are constantly introduced and the magazine is not only continuing to meet with popular approval but is becoming more and more valuable as a disseminator of missionary information. A feature of the year was the special issue in July known as "Into All the World," which presented a review of the work of all the organizations participating in the Board of Missionary Cooperation, and a comprehensive analysis of their respective budgets for the fiscal year. In view of its popular reception, a similar special issue is to appear this year known as "The Book of a Thousand Facts." Thus MISSIONS maintains its high standard as a monthly missionary magazine, and promotes the cause of missionary publicity.

Literature and Publicity

The usual channels and agencies of publicity have been utilized throughout the year in furnishing information to the constituency concerning the work of the Society. In cooperation with the Literature Department of the Board of Missionary Cooperation, several new pamphlets were issued, while a new and revised edition of the Guide Book of the Society appeared in January. As in previous years, copies of the annual report were offered to pastors and nearly two thousand applications for copies were received. The denominational papers, including *The Baptist, The Baptist Record, The Baptist Observer,* and *The Baptist Banner,* have generously given space to the publication of articles and news notes concerning missionaries and their service, and have thus brought the work of the Society to the attention of the churches. Special mention is made of the publicity service rendered by *The Watchman-Examiner.* The Board has noted with appreciation the inspiring series of travel articles by its editor, Dr. Curtis Lee Laws, who with Mrs. Laws and accompanied by Rev. and Mrs. E. V. Pierce, of Minneapolis, made a tour of the world, visiting all the mission fields of the Society with the exception of Belgian Congo. Missionaries have written the Board expressing their grateful delight over the fellowship which these visits brought them.

Cooperation with Foreign-speaking Baptists

According to the Northern Baptist Convention, there are 52,764 foreign-speaking Baptists in the territory of the Convention, who are organized in 526 churches. The largest of the groups are the Swedish Baptists and the German Baptists, who are organized in separate conferences. For many years the Board has maintained most cordial relationships with these two groups, both of which have furnished some of the most capable and devoted missionaries ever sent to the fields by the Society. There are now 52 missionaries of Swedish ancestry and 22 of German ancestry in the service of the Society. The salaries of three of the latter are provided by the German Baptist Triennial Conference, through an arrangement with the Treasury Department, similar to that in operation with many churches through the Station Plan. For the fiscal year ending April 30, 1924, the German-speaking churches contributed $5,329.79 and the Swedish-speaking churches $1,750.11 toward the work of the Society.

Homes for Missionaries

During the year just closed five of the six houses which the Board maintains for missionaries at home on furlough have been occupied by families from the field. The four cottages at Granville, Ohio, and the two-family Newell House at Newton Center, Mass., have thus helped to solve for six missionary families the acute problem of securing living accommodations in America for their temporary use. The sixth house owned by the Society for this purpose is the birthplace of Adoniram Judson, located at Malden, Mass. Extensive repairs have been made on the house during the year, and it has therefore not been occupied. It was found that the more than 150 years of continuous service which the house has rendered, made it necessary to replace timbers quite extensively throughout the building. All of these needs have been cared for, and the house is in first-class condition with new electric lights, new floors, and heating apparatus. It has been interesting to discover that some of the timbers still remaining in the house show indications of having been brought from England, whereas others were hand-hewn in America. Although for the sake of greater convenience a number of changes have been made in some of the rooms in the house, the one in which

Adoniram Judson was born is maintained in its original form. The Board is happy that it has the opportunity to retain for the denomination this historic Baptist house.

Homes for the Children of Missionaries

The past year has been one of considerable change in the homes for the children of missionaries. In November, 1924, Mrs. Gerald R. Richards, who had served as superintendent of the Fannie Doane Home at Granville, Ohio, since March, 1923, suffered a serious injury to her hip by a fall on the street in Granville. As it soon became evident that she would be unable to return to her work in the home for a considerable time, she felt it advisable to resign. The Board was therefore faced with the serious problem of securing on short notice a woman with the peculiar qualifications necessary for this work. After careful study it was decided to close temporarily the home at Morgan Park, Ill., and transfer the children from that home to Granville. Miss Maud Brook, who has been the efficient superintendent at Morgan Park, was asked to take charge of this consolidated home at Granville. In spite of some necessary personal sacrifice she accepted the challenge in a true missionary spirit. The change was brought about at the close of the first semester of school, February 1, 1925, and it was therefore possible to adjust the school courses of the children in a very satisfactory manner. This enlarged family in the Granville home has numbered 21 children, representing eleven missionary families. It is expected that this change will make possible a saving in the running expenses of the homes which are borne jointly by the parents and the Society. In the home at Newton Center, Mass., which the Board conducts jointly with the Woman's Board, Mrs. M. R. West has continued her long and faithful service and has been providing a home with a splendid Christian atmosphere for 21 children representing eight families.

Called to Higher Service

The names of several widely known veterans appear this year in the list of missionaries who during the past twelve months have been summoned to higher service. The death of these devoted missionaries again serves to remind the denomination of the great

unfinished task which awaits the new volunteers who must be found to fill the depleted ranks. The Board is deeply appreciative of the service rendered by these noble men and women and in each case adopted suitable resolutions expressive of this appreciation.

Emilie Elizabeth Barnes

Emilie E. Barnes was born at Twickenham, England, in June, 1859, studied at Hillsdale, Michigan, and later became one of the earliest students at the Moody Bible Institute in Chicago. She received appointment to Bengal-Orissa in 1893, and arrived there in January, 1894. Most of the years she spent at Jellasore, a lonely station but one she dearly loved. She cared for the girls' school and directed the work of the Bible-women, often making long trips with them into the jungle. Indians of all creeds considered her their friend. It had been her custom to visit the missionaries at Balasore from time to time, and it was during her visit there in the early part of July that she became ill. Her friends gave her the best possible care until it was deemed wise to send her to the hospital in Calcutta. There, in spite of all that could be done, she gradually became worse and her suffering increased until the end came on August 9. Miss Sara B. Gowen wrote: "Many years ago D. L. Moody said of her, 'She is a little tug, but she will tow a big ship.' To those who have known her longest and best those words have surely been verified. No one, save God, will ever know how many lives, like little boats tossed on troubled waves, have found safe anchor in a quiet harbor, because she has thrown out the life-line."

Walter Bushell

With the death of Rev. Walter Bushell at East Orange, N. J., on September 14, 1924, the Society lost a missionary who had served more than forty years in Burma. Mr. Bushell was born in England, educated in Crozer Theological Seminary, and sailed with his wife for Burma in 1878. He was first designated to the Karen work in Rangoon but was transferred in 1880 to Moulmein, where he spent practically all his missionary life in charge of the Pwo Karen work. Moulmein is one of the great Baptist missionary centers of the world, and honored indeed was this missionary who had such a large part in bringing Christianity to the Karens of Moulmein and the adjacent territory. His work and influence extended throughout the Mission. He was one of the nine men elected on the first reference committee in 1900. Again and again he was elected by his missionary associates to the reference committee, to the property committee, and to the board of trustees of Judson College. Often he was chairman. After his retirement in America, Mr. Bushell

underwent a serious operation and never regained his full strength. He was a leader of the forces of Christianity in Burma, and his forty-three years of service were years full of sacrifice, service, and achievement.

Mary Mead Clark

Mary Mead Clark, the widow of Dr. Edward W. Clark of Naga Hills fame, died on Sunday, November 23, at Amenia, N. Y., the town of her birth. She was in her 93rd year. The services were in keeping with that modest, unassuming spirit that characterized her long life in this country and in India. Friends and relatives from near and far were present to show their respect and love for this noble woman. Burial followed in the family plot, where eleven years before the body of Doctor Clark had been interred. For over forty years these brave servants of God labored on the plains and among the wild tribes of Assam. They were the first white people to venture among the warlike Nagas, sharing together the perils of pioneer endeavor. They lived to see the day when friendships were formed and converts enlisted to carry forward the work and training of these benighted people in the Christian way of life.

James Edward Cochrane

Rev. James Edward Cochrane, former missionary to the Burmese and Talaings, passed away on May 25, 1924, at Waterville, Maine. Born at Monmouth, Maine, July 4, 1854, he was graduated from Colby College in 1880 and from Rochester Seminary in 1883, making a fine record for scholarship in each institution. In 1885 he was appointed as a missionary to the Talaings in Moulmein. After less than two years in Burma, during which he made wonderful progress in both the Burmese and Talain languages, family matters made it necessary for him to return to America where he resigned. He held two pastorates in Maine, one at Hallowell and the other at South Paris. During his later life he served at various times as Chaplain of the National Soldiers' Home, State Missionary for Maine, and Superintendent of Education in one of the large training-camps during the war. At the close of the war he accepted a professorship in Bishop College, Marshall, Texas, until steadily failing health made it necessary for him to lay down his work. He failed to rally from an operation and suddenly passed away, leaving his wife and three daughters. His course in Burma was brief, but his life after returning to America was one of rich service.

John M. Foster

Rev. John M. Foster, D. D., died at his home in Buffalo, N. Y., on May 9, 1924, having returned from South China three years before, broken in health. During these three years in this country, he fought a losing fight against disease. Born in Portland, Me., he was graduated from Colby College and from Newton Theological Institution. Colby later honored

him with the degree of Doctor of Divinity. In January, 1888, he sailed for South China as a representative of the Society. There he served at various times as preacher, teacher, treasurer, and as President of the Theological Seminary. He was one of the few missionaries in his section of China who remained at their station during the Boxer Uprising. During those anxious and dangerous days he frequently received from non-Christian Chinese friends offers of shelter and protection in case the rioting spread. The prevention of further trouble in the locality where he served and amicable settlements with the Chinese authorities there were said to be largely the result of his acquaintance and popularity with the military leaders and the literati of the region. In paying tribute to Doctor Foster a fellow missionary says: "Any mission or any board is honored above the power of language to express in having men like Doctor Foster to meet the emergencies of crises like these. Had he rendered no service after the Boxer Uprising, the service rendered then, measured by standards of value of any sort, made his life worth while. Above all, he was a genuine Apostle of the American churches to the Chinese. He had the grace, the sympathy, the understanding of the Chinese which always made him welcome among the non-Christian friends and foes of the mission as well as popular among the Christians. To Doctor Foster was given the honor of being a pioneer in creating the mutual understanding between the mission and its churches and the non-Christian peoples among whom they lived which has grown into mutual esteem and cooperation."

Mrs. Henry Richards

Mrs. Mary Eliza (Cole) Richards, wife of Henry Richards, with whom she had rendered pioneer service in the Belgian Congo, died on December 7, 1924, at her home in Hyattsville, Maryland. She went to the field in 1884 as a single woman missionary of the Livingstone Inland Mission. Shortly after, the work was transferred to the American Baptist Missionary Union, thus beginning her long service with the Society. In 1885 she was married to Rev. Henry Richards, who had been on the field since 1879. Their work among a people so degraded that Mr. Stanley called them a tribe of demons, was so filled with the spirit of Christ that in 1886 there came the "Pentecost of the Congo," when hundreds at Banza Manteke were baptized. Her 35 years of service were filled with trials and sacrifices, victories and achievements. In 1919, Mr. and Mrs. Richards retired from active service and since then have made their home in Maryland. Mrs. Richards' service as doctor, teacher, and translator will long be remembered by the African Christians.

J. H. Scott

Rev. J. H. Scott, veteran missionary to Japan, died in Port Said, Egypt, on January 12, 1925. He had been in active service in Japan for 32 years. Upon the invitation of the mission, he had continued on the field for two

years after reaching the retiring age of 70, and with Mrs. Scott was returning home by way of India and Europe, intending to spend one year with his son, Professor Harold Scott of Robert College, Constantinople. Mr. Scott was born in Plymouth, Michigan, on July 31, 1852. He was graduated from the University of Michigan, received his B. D. degree from the Baptist Union Theological Seminary in Morgan Park, and on July 17, 1892, sailed for Japan as a representative of the Foreign Mission Society. He lived in Japan during one of the most interesting and transforming periods of its history. When he first arrived, treaties with the foreign powers were not yet completed, strong anti-foreign feeling was evident, and officials were very strict with foreigners. Passports to travel outside treaty ports were hard to obtain. For a time Mr. Scott was one of the few missionaries to live outside the foreign concession. All his years of service were spent in Osaka, where he saw the city increase its population by more than a million and rise from an insignificant center of petty trade to the Chicago of the Orient. A fellow worker says of Mr. Scott: "Many faithful men have stood on the far-flung firing-line of missionary endeavor in the Orient, but none has been more faithful than this patient Baptist pioneer of Osaka. In his relations with his missionary colleagues and Japanese workers he was always sympathetic and had an understanding heart. All over Osaka there are men and women who will ever bear the impress of his quiet but penetrating Christian influence on their religious experience, their character and their outlook on life. To many he stands as their father in the faith."

Mrs. A. E. Stephen

A cable from Assam on July 17, 1924, announced the home-going of Mrs. A. E. Stephen in Scotland, the land of her birth. The wife of Rev. A. E. Stephen of Gauhati, she shared with rare devotion his experiences of thirty-one years on the field. About a year ago the doctors ordered her return to Scotland to face a serious operation, the outcome of which all knew might be fatal. Knowing the need of the field, she bade Mr. Stephen remain at his post while she proceeded alone. She seemed to recover from the operation, and her friends hoped her life might be spared for years, but after three weeks of severe suffering she passed away. As a devoted home-maker, a loyal helpmate to her husband and a wise mother, Mrs. Stephen had few equals. As a fine Christian, a staunch believer in the Word, and a fearless defender of the faith she ranked high. The things of the Kingdom were ever to her the first things. She was greatly loved by the Indian Christians. The three daughters were with their mother at the time of her death.

W. F. Thomas

A cable on April 5, 1925, brought word of the death of Rev. W. F. Thomas, D. D., missionary in Burma for forty-five years. He was the son of missionary parents, his father, Rev. B. C. Thomas, having been a

missionary to the Karens of Burma. Born in Burma, Doctor Thomas at an early age began to acquire that knowledge of the manners and customs of the people and that proficiency in the use of the Burmese and Karen languages for which he afterwards became so well known. Like the children of most missionaries he was sent to America for his education. Brown University was his Alma Mater and later honored him with his Doctorate of Divinity. Newton was his Seminary. In September, 1880, he sailed back to Burma as a missionary of the Society. For several years he was in charge of the Karen work at Henzada where he was permitted to build upon the foundation laid by his father. Doctor Thomas was deeply influential in opening work for the Chins of Burma and for a whole term gave himself as a missionary to the Chins at Sandoway. For a time he was also in charge of the Burmese station at Zigon. He had mastered Burmese, Sgaw Karen, and Pwo Karen to such an extent that he was as eloquent in these languages as in English, and when he presided at the meetings of the Burma Baptist Convention he changed from one language to another without hesitation. His longest term of service was at the Theological Seminaries in Insein. For more than a quarter of a century he devoted his unusual gifts to the training of the Burmese and Karen young men who felt called of God to preach the gospel to their own people. In 1916 he was elected to the Presidency of the Karen Seminary and held this position until his resignation in 1921 to become general evangelist for all Burma. He had the pleasure these last years of seeing hundreds of converts, mostly students of the schools, won in his various evangelistic campaigns. Doctor Thomas was endowed with rich gifts and used them all for his Lord and the extension of his Kingdom.

Recrowning Christ

In closing the annual report for the present year the Board is impressed with the solemn responsibility which God has laid upon Christian men and women at the present critical moment to proclaim the message of Christ as the solution for the problem of the world's needs. Spiritual awakenings are taking place on many of the great mission fields. Non-Christian peoples are beginning to apprehend in a larger way the meaning of the message of Christ and are drawing sharp distinctions between Western Christianity and the principles of Jesus. One of the trenchant messages which came out of the great missionary convention held at Washington in January, 1925, was to the effect that there seem to be indications that awakening India may accept Christ but reject Western Christianity. The call comes back from the great mission fields of the world to recrown Christ in every Christian heart and to evangelize every dimension of life, including those

intangible elements which have to do with spiritual and social relationships to other peoples. God calls, the world waits, youth offers itself, maturity alone lags. The disappointing response made to the appeal for funds for world evangelization during the present year may well cause the denomination to pause and ask God for a new baptism of that flaming zeal which will be prodigal both of self and wealth in proclaiming Christ.

FINANCIAL REVIEW OF THE YEAR

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There is always danger of reaction following a prolonged period of intensive effort. The year 1923-24, the final year of the New World Movement, was naturally characterized by strenuous effort on the part of the churches throughout the denomination to collect the largest possible amounts, both on pledges and in new gifts, in order that the five-year period of the Movement might be brought to a close under the most favorable conditions. It should be no occasion for surprise that the year following this endeavor has witnessed a decided shrinkage in contributions. Allowance was made for such a possibility at the beginning of the year. Nevertheless the outcome has been a distinct disappointment and cannot fail to have a serious effect upon the work carried on by the several denominational agencies. The Foreign Mission Society has shared with the others in the unfavorable results. Although it has been conservative in expenditure beyond the advice of the Finance Committee of the Convention, the Board of Managers is compelled to report a large deficit in the operations of the year. The accumulated operating deficit, or deficiency of income, reported at the beginning of the year was $612,510.62. It has been increased to $717,974.58.

Summary of Financial Outcome

The total receipts of the Society for the year available for regular and specific budget purposes were $1,577,631.70. The total expenditures and appropriations for all purposes were $1,752,783.75. The operating deficit for the year was $175,-152.05. During the year the sum of $23,193.65 was received applicable to the previous year's budget. Adjustments in Mission Treasurers' accounts for previous years resulted in a net saving of $46,494.44, of which $19,107.90 was on account of favorable exchange in the early part of last year. After deducting these two amounts from the accumulated deficit reported at April 30, 1924, and adding the operating deficit for the year just closed,

the accumulated deficit at April 30, 1925, stands at $717,974.58, as previously stated.

Analysis of Receipts

In accordance with the advice of the Finance Committee, the income from the John D. Rockefeller Fund, which was reported in a supplemental budget during the New World Movement, has now been included in regular budget receipts. This change could be made with comparatively little embarrassment because it has been necessary for the past three or four years to apply the income of this fund to items that would normally have been provided for in the regular budget but for which regular budget receipts were not sufficient. The total income from permanent funds during the past year was $425,311.35 as against $410,227.20 for the year 1923-24, the income of the Rockefeller Fund being added to last year's figure for purposes of comparison. The receipts from matured annuities applicable to the regular budget were $28,835.53 as compared with $49,700.49 in the preceding year. Receipts from legacies, i. e., the amount transferred from the Reserve for Equalization of Income from Legacies, were $120,000. Receipts from miscellaneous sources were $17,697.53, the principal item in this amount being a payment of $15,059.96 by the Ministers and Missionaries Benefit Board to apply on the support of retired missionaries and widows of missionaries. The total income from sources outside donations was $591,844.41. This amount represents an excess of $35,844.41 over the budget expectancy, but a decrease of about $10,000 from the receipts from corresponding sources in the preceding year.

The principal falling off in receipts has been in the donations from churches and individuals. These contributions, both for the regular budget and for specific objects, show a marked decrease as compared with the receipts of last year as well as with the budget expectancy. The total amount of donations applying on the regular budget was $849,060.74, of which $65,306.96 came directly to the Society and $783,753.78 through the Board of Missionary Cooperation. The approved budget expectancy for the year was $1,248,350, and the corresponding actual receipts last year were $1,120,662.46. Gifts for specific objects outside the regular budget also were much less than in

1923-24. The total amount of specific gifts received was $136,726.55, comprising $31,666.12 for Japanese reconstruction, $68,120.87 for other property and equipment, $2,641 for relief work, and $34,298.56 for general missionary work but in addition to regular appropriations. The specific contributions in 1923-24 amounted to $329,008.10. The total contributions from churches, Young People's Societies, Sunday schools, and individuals for all objects were $985,787.29, or nearly $455,000 less than the corresponding figure in 1923-24.

Budget Expenditures

The total regular budget for 1924-25 as approved by the Finance Committee of the Convention was $1,804,350. The Committee, however, advised that the actual expenditures be limited to 90 per cent. of the donation expectancy, plus the income from sources outside donations. In accordance with this advice, the Board of Managers when adopting the budget first of all set aside as not to be expended the sum of $124,835, or 10 per cent. of the approved donation expectancy. There remained available for appropriation $1,679,515. As a further safeguard in case of a shrinkage in the estimated receipts, the Board was very conservative in the authorization of expenditures, with the result that at the close of the year the total of expenditures and appropriations on account of the regular budget amounted to only $1,616,057.20, or a saving of $63,457.80 above the amount advised by the Finance Committee. This additional saving was made possible by a drastic reduction of more than $50,000 from the amount approved for appropriations for needed property equipment on the mission field and by the fortunate circumstances which made it unnecessary to draw heavily on the fund set aside for contingencies. Even these combined savings, however, amounting as they did to $188,292.80, did not prevent the incurring of a deficit of almost equal amount, $175,152.05 on the budget of the year. If the Board had expended even the amount advised by the Finance Committee, the deficit would have risen to nearly $240,000.

Foreign Field Appropriations

The total amount appropriated for the maintenance of missionaries and the work on the foreign field was $1,428,391.18, as

compared with $1,544,298.31 in the preceding year, a decrease of $115,907.13. For purposes of comparison the items met from the supplemental budget are included in the figure for 1923-24. The principal decrease was in the provision for property needs. The total amount appropriated for this purpose last year was $218,386.72, almost all of which was provided from the income of the Rockefeller Fund in the supplemental budget. The appropriations for similar items in 1924-25 were only $68,797.58. While there is no other item in the budget where large emergency savings can be so quickly effected, provision for needed buildings cannot long be held at a low figure without permanent injury to the work. Another material saving was made in the appropriations for work in Europe, which were reduced from $101,511.60 in 1923-24 to $85,000 in the year just closed. On the other hand, substantial increases over last year had to be made in the appropriations for salaries of missionaries and for the passage expenses of missionaries to and from their fields. The steadily increasing cost of living in the Orient made it necessary for the Board to increase slightly the field salaries of the missionaries in Japan, the Philippine Islands and Assam. The total of these increases amounted to approximately $15,000. The appropriations for salaries of all missionaries on the field and on furlough were $619,921.96 as compared with $608,814.06 in the preceding year. The appropriations for passage expenses were $135,971.31, an increase of $25,164.74. Appropriations for Homes for missionaries and for missionaries' children show an increase from $23,836.80 in 1923-24 to $32,140.39 for the year just closed, the additional expenditures being due mainly to the necessity for making extensive alterations and repairs on the Judson House in Malden, and the Newell House and the Home for the Children of Missionaries in Newton Center. For the first time in several years the foreign field appropriations include an item for losses in exchange. In the spring or early summer of 1924 exchange rates on the dollar in British India, which for some time had been falling gradually from the extremely favorable position of three years ago, went below par, as they have been in China almost continuously since the close of the war. Prior to last spring the gains in exchange in British India had offset the losses in China, and there was a considerable net gain on previous budgets, as already stated, but

during the latter part of the year there has been a loss in both countries which is only partially offset by gains in Japan where the rates are in favor of the dollar. In order to provide for losses that must be met for the budget year 1924-25, an appropriation of $20,000 was made from the Contingent Fund in the budget of that year.

Home Expenditures

Home expenditures for the year amounted to $187,666.02 as against a total of $200,668 authorized in the approved budget, a saving of $13,001.98. There was an increase of approximately $8,400 as compared with the total actual expenditures of the preceding year. Nearly all of the saving noted is in the item of interest, for which $12,000 was allowed in the budget. The net amount of interest paid by the Society after crediting all interest earned on bank balances on the field and at home, and after adjustment with the Woman's Society, was $614.07.

Bank Borrowings and Interest Payments

The position of the Society with respect to funds borrowed from the banks is more favorable than at any time since the beginning of the New World Movement. At April 30, 1925, the total amount of notes outstanding was only $100,000, the smallest amount reported at the close of any fiscal year since 1918. One year ago the amount was $450,000, on April 30, 1923, it was $600,000, and in 1922 it was $1,050,000. The principal reason for the great improvement during the year just closed lies in the fact that the Woman's American Baptist Foreign Mission Society, having received from Mr. John D. Rockefeller, Jr., in January, 1925, a special gift of $325,000, paid over that entire sum to this Society to apply on the funds advanced by this Society for the maintenance of the work of the Woman's Society on the foreign field. The Woman's Society is also borrowing certain amounts on its own credit at the banks, whereas until two or three years ago all borrowings were made by this Society. The largest amount borrowed from the banks at any one time during the year was $400,000, as compared with $550,000 in the preceding year. The average amount of notes outstanding during the year was $262,500, as against $433,333 in the year 1923-24. These facts

in large part account for the saving in the Interest Account, which was also reduced by a substantial refund of prepaid interest when the large amount of cash received in the final distribution about May 15, 1924, made it possible to pay off in advance of their due date most of the notes outstanding at April 30th.

Legacies and Matured Annuity Agreements

Receipts from legacies have again been small as compared with the average in recent years. The total amount of legacies paid in during the year and credited to the Reserve for Equalization of Income from Legacies was $156,423.35, but of this amount $90,587 was designated for the establishment of permanent funds, and one legacy of $499.50 was specially designated. The balance available for regular budget purposes, therefore, was only $65,336.85 as against $74,489.32 in 1923-24. In order to transfer the full budget expectancy of $120,000 from the Legacy Reserve to the budget Income Account it was necessary to decrease the reserve by $54,663.15. The reserve was still further depleted by the sum of $20,654.67, representing a loss sustained in the sale of certain securities which were received from an estate a number of years ago at inventory value and which had greatly depreciated. As a safeguard against similar losses in the future, the Board now enters such securities as are accepted in the settlement of estates at market value and endeavors to dispose promptly of all except those which are suitable for permanent investment. Securities which are of doubtful value are set up at a merely nominal figure pending their disposal. The entire balance in the Reserve for Equalization of Income from Legacies together with the Reserve for Equalization of Income from Matured Annuities is covered by securities and cash segregated in a special account designated for this purpose. Interest earned during the year on these investments amounting to $5,178.84 has been credited to the Legacy Reserve. The Reserve, which was maintained for several years at a maximum figure of $250,000, was reduced at April 30, 1924, to $204,489.32, and now amounts to only $134,350.34.

A smaller amount than usual, also, has been realized from annuity agreements matured during the year. Forty agreements have been matured, yielding a net total of $46,100.13, of which $16,599.30 was designated for permanent funds, and $765.77 to

be applied as a regular donation. This left a balance of $28,735.06 available for the general work as compared with $49,700.49 in 1923-24. The entire amount was transferred to regular budget income together with $100.47 credited to the reserve as interest, leaving the reserve at $50,000 as reported a year ago. The budget expectancy of $25,000 from this source was exceeded by $3,835.53. The agreements matured represented gifts amounting to $69,465 so that the matured value was 66.36 per cent. of the original gifts, emphasizing once more the significance of this means of augmenting the income of the Society.

During the year 49 new agreements have been issued representing gifts of $71,266.11 as against $121,901.94 in the preceding year. The average amount of new agreements per year for the past five years has been $141,426.62. Annuity payments during the year have amounted to $115,819.20, and the income earned on annuity fund investments was $72,034.51. The Reserve for General Annuity Agreements, which stood at $1,504,576.40 at the beginning of the year, has been reduced to $1,482,065.54. The number of annuity agreements in force at April 30, 1925, was 897. Toward the close of the year the supply of agreement forms became exhausted, and new agreements were prepared in harmony with the standard form agreed upon by representatives of all the National Societies and Boards two or three years ago.

Permanent Funds

There have been substantial additions to the permanent funds of the Society during the past year. As already indicated, the sum of $90,587 was received in legacies and $16,599.30 from matured annuity agreements designated for this purpose. Gifts from living donors have amounted to $174,142.75. One large fund has been increased by $23,677.50 through a change of investment. The total increase in the permanent funds has been over $305,000. Of the amount received, $44,677.49 represents funds the income of which may be applied to the general purposes of the Society. The remainder represents restricted funds the income of which is designated to particular objects in the work of the Society. The schedule of funds which appears in the final edition of this report will indicate the name and amount of all new funds as well as the increases to funds previously reported. The income derived

from these permanent funds now represents a very considerable part of the regular budget income of the Society. For the year just closed it was 29 per cent. of the total receipts.

During the past year two measures have been adopted designed to improve the records as to the establishment of permanent funds and also as to the application of the income of restricted funds to the designated purpose. A form of resolution has been prepared which is spread upon the records of the Board of Managers in the case of each new fund established and which states in full detail the source, name, and amount of the fund, the exact date of establishment, the classification, the restrictions—if any—as to investment or use of income, and the method of carrying out the application of the income. A complete transcript of this record is entered in the Funds Ledger under the name of the fund. A much more complete and satisfactory method has been adopted also for making available on the field the income of the restricted funds which is designated for particular objects in the work of the Society. The income of such funds is specially appropriated in connection with the annual schedule of appropriations, and notice is sent to each missionary under whose care the income is to be expended. Special reports will be furnished by all such missionaries showing that the income has actually been applied to the object specified. This procedure will entail considerable additional labor both for the missionaries and for the Treasury Department, but in the judgment of the Board the extra work and expense are warranted by the more positive assurance that can be given to donors who desire to restrict the income of their gifts to specific purposes.

Budget for 1925-26

In connection with the preparation of the preliminary budget estimates for the year beginning May 1, 1925, the Board of Managers appointed a special committee to present, in cooperation with a similar committee of the Woman's American Baptist Foreign Mission Society, to the Finance Committee of the Northern Baptist Convention the conditions now prevailing in the work of the denomination on the foreign field and the imperative necessity for increased financial support from the denomination if that work is not to suffer serious and perhaps irreparable loss. The

two committees made their presentation in person at a meeting of the Finance Committee held in Washington, D. C., on January 27, 1925. The oral presentation was supplemented by carefully prepared documents setting forth in detail the retrenchments which were forced upon the consideration of the Boards in consequence of the greatly diminished purchasing value of the dollar in the past ten years, and also because of the fact that the receipts of the Societies have been steadily decreasing since the maximum was reached in the year 1920-21. Special emphasis was placed upon those phases of the work requiring larger resources. The active missionary staff which in the early years of the New World Movement barely recovered from the depletion suffered during the period of the war is again decreasing and must be reenforced. More adequate provision for property and equipment needs is essential to the most effective use of the personal resources available in the missionary and native staff. Appropriations for general mission work must be increased if institutions for the training of a native Christian leadership are to be maintained and if evangelistic and other activities are to be conducted effectively in the fields and stations now occupied. Attention was also called to the fact that, in the opinion of the two Boards, the foreign mission work was not receiving its full equitable share in the contributions of the denomination, judged on the basis either of relative need or of the desires of the donors. The representatives of each Society presented an outline of a minimum budget of expenditures required for efficient conduct of work now established. For the work of the Foreign Mission Society such a budget amounted to $2,015,350. The Finance Committee received these representations most sympathetically, and the Board is gratified to report that a substantial increase was authorized in the budget of each of the two Societies.

The total regular budget for the Foreign Mission Society for the year 1925-26 as first approved by the Finance Committee was $1,879,350, of which it is estimated that $556,000 will come from sources outside donations, i. e., income of funds, legacies, and matured annuity agreements, and the balance, or $1,323,350, from contributions of churches and individuals to the coordinated budget. The latter figure represents an increase of $75,000 over the amount approved for the year just closed. Since the total expec-

tancy from donation sources for all organizations was put at $6,700,000, the percentage share of the Foreign Mission Society would be 19.75 per cent. Since the very unfavorable outcome of the fiscal year has become known the Finance Committee has deemed it wise to reduce the total expectancy from donation sources by 20 per cent., or from $6,700,000 to $5,360,000. On this basis the share of the Foreign Mission Society would be $1,058,680. The Finance Committee has further advised that not more than 95 per cent. of the approved expectancy be expended. The Board of Managers cannot but approve of this conservative policy; indeed, it is difficult to see how in the light of the past year's experience any other course would be justified.

Adopting the restrictions outlined above, the total amount available for expenditure in the year 1925-26 would be $556,000 from sources outside donations, and $1,005,746 from donations, or a total of $1,561,746. At the time of the writing of this report the Board has not reached a decision as to the adjustments to be made in the budget appropriations for work on the foreign field which under the long established policy of the Society do not become effective until November 1, 1925. It is manifest, however, that real retrenchment will have to be considered, inasmuch as the amount actually expended and appropriated on account of the regular budget for 1924-25 was $1,616,057.20, and the amount actually received to apply on that budget was only $1,440,905.15, while the "minimum budget" for the work as now carried on is $2,015,350. A special committee of the Board is seriously at work on this problem and is expected to report at an early meeting. The present situation well illustrates one of the great advantages of the fiscal year policy of the Society, to which reference is made on another page of this report, an advantage which has made the Board extremely reluctant to abandon the policy. If the foreign field fiscal year had begun on May 1st as does the home fiscal year, the foreign field budget would have been made up and notified to the field several weeks before May 1st and would already be in effect. Any material change in the light of the results of the year would be exceedingly difficult to effect.

"The Shrinking Dollar"

Reference has been made repeatedly in recent annual reports to the effect of the increased cost of living in raising the cost of carrying on missionary work. During the past year it was possible to secure an authoritative analysis of the variations in the purchasing value of the dollar as applied to different groups of commodities over the past ten years. These tables, which were published by the U. S. Department of Labor in the Monthly Labor Review for September, 1923, were used as a basis for calculating the average purchasing value of the dollar for each fiscal year of the Foreign Mission Society since 1913. In the first year, 1913-14, the dollar was just a fraction above normal, being worth $1.0042. As the war developed the dollar began to shrink and in 1915-16 it was worth only $.9567. The following year it fell to $.7358 and in 1919-20 reached its lowest point, $.4677. Since that year the economic value of the dollar has risen gradually and in 1923-24 was $.6592. The amounts representing the receipts and expenditures of the Society for each year of this ten-year period have been transposed into equivalent amounts as indicated by the economic value of the dollar for the corresponding year. These tabulations and some charts prepared from them have demonstrated some very interesting and significant facts.

It has been made very clear that the largely increased receipts reported by the Foreign Mission Society as well as by the other denominational organizations during the past four or five years have not represented an equal increase in economic value. For example, the total income of the Society in 1913-14 was $892,746.34, and its purchasing value was $896,495.87; the total income for 1923-24 was $2,052,375.73, but its purchasing value was only $1,352,926.08. While the receipts apparently had more than doubled, the increase in purchasing value was only 51 per cent. Eliminating specifics and income from funds, legacies, and matured annuities, it was found that the total contributions received from churches and individuals available for the regular budget in 1913-14 were $665,435.16 and had an economic value of $668,229.99; while in 1923-24 these contributions amounted to $1,130,662.46 with a purchasing value of $745,332.69. The increase in contributions of the churches for the regular work of

the Society when measured in terms of the economic dollar was only 11½ per cent. in the ten-year period.

It has been in the spending of its income in its work on the foreign field that the Society has felt most keenly the effect of the shrinking of the dollar. Passages of missionaries from America to India, or Japan, or China which cost $300 or $350 in 1913-14, now cost from $650 to $750. The total expenditure for passages of missionaries to and from their fields has risen from $37,255 in 1913-14 to $110,806.57 in 1923-24, an apparent increase of 197 per cent. But when the change in the economic dollar is taken into account the increase is found to be only 95 per cent. Missionaries' salaries have naturally been affected by the decrease in the purchasing value of the dollar. The average appropriation for salary per missionary unit in 1913-14 was $1,262.18; in 1918-19, when the economic value of the dollar had fallen to 50.8 cents and before any relief had been afforded by an increase in the rate of salary, the average appropriation for salary per missionary unit represented only $703.64 in purchasing value. Substantial increases in salary have been necessary to restore the economic value of the average salary appropriation approximately to the standard of ten years ago.

All phases of missionary work have been affected by this shrinkage in the purchasing value of the dollar. While the advance in the cost of living has not been quite so extreme in India and China as in America, it has been sufficient to diminish greatly the amount of work that a given sum would make possible. Missionary touring, support of churches and work of native evangelists, maintenance of schools and hospitals, all have felt the constricting pressure of the shrinking dollar. Here is found the explanation of that seeming inconsistency, greatly increased income reported by the Society on the one hand, on the other very slight enlargement and in many cases reduction of work done on the foreign field. Two counteracting factors have helped to prevent actual disaster and have even made possible a gratifying growth in the number of churches and church-members, schools, and pupils under instruction. One of these factors has been the response of the Christian constituency in self-support, and the other has been the wise readjustment made by missionaries in their work to meet the lessened value of the funds received through the Society. Any

who are interested in studying this subject further will find additional facts, together with the charts referred to, in a leaflet published for the Society entitled "The Shrinking Dollar in Foreign Missions."

Method of Transmitting Funds to the Missions

Several times during the year inquiries have been made indicating that the denomination generally was not aware of the simple, economical, and effective manner by which funds are made available to meet the requirements of the missionaries on the foreign field. It is a method, moreover, that bears eloquent testimony to the enviable financial standing of the Society in all parts of the world. The Society maintains in each of the mission fields a Mission Treasurer, who is a direct representative of the Home Treasurer, in effect a subtreasurer, and who is located in or near a large port city or commercial center. These Mission Treasurers pay out all appropriations to missionaries and mission institutions on their respective fields only on the explicit authorization of the Treasurer of the Society under instructions of the Board of Managers. As funds are needed to pay the authorized appropriations the Mission Treasurer draws a draft in American dollars for the amount required upon the Treasurer of the Society in New York and sells this draft for the equivalent amount in local currency, namely, yen, rupees, Mexican dollars, etc., at the best rate obtainable to the local branch of one of the great international banking corporations found throughout the Orient. He may sell to the bank in which he deposits his mission funds but not necessarily if he can get a better rate of exchange at some other bank. The bank which buys the draft sends it by mail to its New York office or to some other New York bank to which it has occasion to transmit funds. The bank in New York which receives the draft presents it at the offices of the Society for payment, which is made by check upon the general bank account of the Society.

This method makes it unnecessary for the Society to accumulate funds in large amount in advance of making payments in the offices of the Mission Treasurers. All expense of letters of credit or bankers' drafts is eliminated. Experience shows that the Society is able to effect savings in many cases equivalent to the interest for the period of four or five weeks intervening between

the sale of the draft by the Mission Treasurer and its presentation for payment in New York. The Mission Treasurer regulates his sale of drafts so as to keep on hand only a minimum of actual cash. The Home Treasurer, being notified by cable of the date and amount of large drafts, is able to make any necessary preparations for meeting these when presented. The Mission Treasurers send to the Home Office every quarter a detailed report of all drafts sold, with the rate and proceeds of each, and itemized statements of all payments made and of cash on hand. These reports are carefully audited in the Home Treasury. As a further safeguard against possible loss to the Society the Mission Treasurers are bonded for substantial amounts with an American surety company.

Proposed Change in Foreign Field Fiscal Year

In the annual reports of the last two or three years extended reference has been made to the fiscal policy by which the Society applies the income received in a fiscal year extending from May 1st to April 30th to the expenditures in America for the same period and to expenditures on the foreign field for a year extending from November 1st to October 31st. The policy was inaugurated more than seventy years ago when the Society in one year made appropriations covering twelve months' expenditures in America and eighteen months' expenditures on the foreign field. Since that time the Society every year has made appropriations and expenditures for work on the foreign field for a year beginning six months later than the beginning and ending six months after the close of the home fiscal year.

The primary cause for the establishment of this policy probably was the fact that in those days several months were required for communication with the distant fields. While this difficulty has been greatly reduced by the swift steamship service and the cable, there remain two important advantages afforded by this policy. First, the Society has been able to make up and notify to the missionaries the budget of expenditures authorized for the mission fields after the results of the previous fiscal year were known and to regulate that budget in accordance with those results whether favorable or unfavorable. Second, the Society has ordinarily been supplied with a working capital to meet the

actual expenditures on the foreign field during a part of the year when receipts from the churches were relatively small. This policy has been reexamined from time to time, and in each instance it has been continued as wise and salutary.

The books and accounts of the Society have been kept in accordance with this policy and the published statements of receipts and expenditures, and in recent years the general balance-sheets of the Society have always been prepared on the basis of this policy. These reports of receipts and expenditures and balance-sheets have been approved by several different firms of certified public accountants as correct and as exemplifying sound accounting principles. In the Revenue Account of any given year the appropriations and expenditures as reported have included authorized budget appropriations on the foreign field from May 1st to October 31st, or a six months' period beyond the close of the home fiscal year at April 30th. In the balance-sheet the total of appropriations for this six months' period has been reported on the liability side as "Foreign Field Appropriation Balances Against Which Charges Have Not Yet Been Reported." These appropriations have been provided for in full before calculating any surplus or any operating deficit, or deficiency of income, reported by the Society.

This policy and in particular the resulting items in the balance-sheet were made the subject of inquiry early in the work of the Advisory Committee, to which reference was made in the report of last year. The Committee was at first inclined to question the necessity or the desirability of the policy itself but later indicated its judgment that the policy should not be given up without due consideration, as appears from the following excerpt from the report of the Advisory Committee to the Finance Committee:

> Your Committee is not advocating action which will result in a change in the fiscal year on the foreign field at this time. In fact, it believes that the fiscal year should not be changed pending a careful review of the whole matter, particularly from the point of view of the foreign field. (See Northern Baptist Convention Annual for 1924, p. 91.)

The Finance Committee, however, has taken the position that the amount representing the six months' unexpended appropriations should be eliminated from the balance-sheet on the ground that it does not represent in the strictest sense an actual liability at April 30th, and that consequently it should be deducted also

from the deficit as reported. The Board of Managers, on the other hand, with the approval of the Society's auditors, maintains that the present form of statement in the balance-sheet does not misrepresent or conceal the actual situation of the Society, and believes that so long as the present fiscal year policy is continued it is not only correct to include the six months' unexpended appropriations as a part of the deficiency of income and to report a corresponding amount as an offset on the liability side of the balance-sheet, but that this form of statement gives a truer picture of the Society's condition as respects the denominational program. The Board is further convinced that to report these items in the form recommended by the Finance Committee would have the practical effect of nullifying or abandoning the fiscal year policy, and has been unwilling to make such an important change without the advice or instructions of the Society. Repeated conferences and discussions with the Finance Committee have failed to disclose any mutually satisfactory solution of the problem, and the Board of Managers therefore decided to issue the balance-sheet of the Society as at April 30th, 1925, in substantially the same form as last year, and at the same time determined to submit to the Society for decision the question as to whether the fiscal year policy should be discontinued. The action as taken by the Board on May 12, 1925, is as follows:

WHEREAS, The American Baptist Foreign Mission Society has maintained the policy by which the fiscal year on the foreign field begins six months later than the beginning of the home fiscal year and ends six months later than the close of the home fiscal year and uniformily presents to the Finance Committee for approval each year a budget of estimated income during a year beginning May 1st and ending April 30th applicable to a budget of estimated expenditures in America from May 1st to April 30th and estimated expenditures on the foreign field from November 1st to October 31; and

WHEREAS, Under this policy the Society has enjoyed certain substantial advantages in the administration of its work, notably (a) that it is possible to prepare and authorize the budget of expenditures on the foreign field in the light of the known outcome of the fiscal year at home, and (b) that the Society under ordinary circumstances is supplied with a working capital during the early months of the home fiscal year when receipts are relatively small; and

WHEREAS, The Society has reported each year its appropriations and expenditures and, since it began to issue a formal balance-sheet in 1911,

has set forth in its balance-sheet, which has been certified as correct by several different firms of certified public accountants employed to audit the books and accounts of the Society, its financial condition each year on the basis of the policy just described; and

WHEREAS, The Society before the beginning of the New World Movement actually had in cash the amount required to meet the expenditures on the foreign field for the six months following the close of the fiscal year on April 30th; and

WHEREAS, The Finance Committee of the Northern Baptist Convention and the Advisory Committee appointed by the Finance Committee have asked, in the interest of uniformity and a consolidated balance-sheet for the denomination, that the item representing the unexpended foreign field appropriations for the six months following April 30th be eliminated from the balance-sheet; and

WHEREAS, The Finance Committee has stated that irrespective of what may have been the understanding in former years the Committee now in approving a budget for the Foreign Mission Society understands that both the income and the expenditures of the budget as approved are for a fiscal year beginning May 1st and ending April 30th; and

WHEREAS, The adoption of the form of balance-sheet advised by the Finance Committee and the acceptance of the Committee's interpretation of the budget will completely nullify, in the judgment of the Board, the present fiscal year policy of the Society; and

WHEREAS, The Board of Managers, while desiring to bring its methods of finance and accounting so far as possible into full harmony with those of other organizations in the cooperative program of the denomination, does not feel that it can take the responsibility without instructions from the Society for which it acts of changing this important and salutary financial policy, which has been maintained with the approval of the Society for more than seventy years,

Now therefore be it *Resolved,* That the Board of Managers recommend to the Society at the next annual meeting that in order that the fiscal policies and balance-sheet of the Society may be made to conform fully to the standard suggested by the Finance Committee as applicable to all of the denominational organizations, the Board be authorized to abandon the existing fiscal year policy and to prepare the budget for 1926-27 on the basis of a fiscal year both on the foreign field and at home beginning May 1st and ending April 30th.

The Board of Managers has come to the decision to recommend this change of policy with extreme reluctance and only because of its desire to cooperate as fully as possible with other denominational organizations and because of the expressed conviction of the Finance Committee that no other course will really bring the

methods of accounts and reports of the Society into full harmony with the standards established by the Finance Committee as desirable for all denominational organizations included in the cooperative program. In case the Society authorizes the change in the foreign field fiscal year, the procedure would naturally be to authorize a budget for the year 1925-26 which would include foreign field appropriations for six months only, from November 1, 1925, to April 30, 1926. The portion of the income that would normally be applied to the six months' foreign field appropriations, from May 1 to October 31, 1926, would be applied instead to the operating deficit as reported at April 30, 1925, which includes the six months' foreign field appropriations from April 1 to October 31, 1925. Beginning with May 1, 1926, the foreign field year will coincide with the home fiscal year. It will be necessary, however, to prepare the foreign field budget at least three months before May 1st, in order that notice of the appropriations may reach the mission fields in time for the appropriate action of the Committees of Reference in distributing the funds available for mission work. The reports of expenditures as given at April 30, of necessity, will be based upon estimates for the latter part of the year, since it will not be possible to obtain complete and accurate figures derived from accounts rendered by the Mission Treasurers until at least three or four months after that date.

Mission Properties

In its report to the Convention a year ago the Finance Committee called attention to the fact that the Foreign Mission Societies did not have set up on their books of accounts the buildings in America and on the foreign field which they owned and used in their work. The Board of Managers of this Society has long been conscious of this situation and has been endeavoring for some time to establish a complete and accurate record of the land, buildings, and equipment belonging to the Society and utilized in the work on the several mission fields. So far as the records show, the only serious attempt to build up such a statement was in 1895 or 1896. At that time careful examination was made of titles both in China and British India. So far as it was practicable, registration of deeds was completed and the original deeds were deposited with the Mission Treasurer in each field. Many

of the deeds were transcribed and translated, and copies sent to the Headquarters of the Society. A considerable body of information was gathered, and a partial list of land and buildings with description and cost was prepared. The properties were not set up on the books of account, however, and apparently no effort was made to complete the record. Neither was any provision made for maintaining a distinct record in the Home Office of land acquired or buildings erected after that date.

The growth of the work in the past 30 years and the increasing amounts expended for property for use in the work of the missions make the present task of gathering the data necessary for an accurate and detailed list of mission properties not only a large but an exceedingly difficult one. Nevertheless, a definite beginning has been made. In the first place the properties owned by the Society in America, which have been acquired by gift or purchase and which are used in connection with the foreign mission work, have been listed and actually set up on the Treasurer's books. These properties consist almost exclusively of homes for the children of missionaries, of which there are two, located at Morgan Park, Ill., and Granville, Ohio, and houses for the use of missionaries on furlough, six in number and located in Granville, Ohio, and Newton Center and Malden, Mass. Because the data for determining the actual cost in some cases has not been obtainable, it has been necessary to estimate the cost as nearly as possible. The total valuation of these properties is $84,125, and this figure appears on the balance-sheet of the Society as " Plant Assets " with an equal offsetting liability " Plant Funds."

A detailed questionnaire designed to supply the needed information regarding properties on the foreign field has been prepared and sent to each of the mission fields. Measures are already under way for the gathering of these facts, and when the reports are completed there will be available at Headquarters as accurate information as can be secured regarding each piece of land and each building, including description, how acquired, cost, present condition and value, use, etc. In order to secure this information and prepare the reports properly and promptly, it would be extremely desirable that in each mission some especially qualified missionary be released temporarily from other responsibilities in order that he might devote his time to this task. The con-

dition of inadequate and depleted staff from which all the missions are now suffering makes it very difficult for them to adopt this plan. The work will have to be done, with possibly one or two exceptions, by missionaries already overburdened and who must take time here and there from other engrossing duties. Under these circumstances longer time will be necessary to complete the task than would be the case if the Board were able to assign to it specially qualified missionaries or to send out special representatives from this country. It is confidently expected, however, that by the close of the next fiscal year data will be in hand that will make it possible to set up on the books a large portion of the mission properties owned by the Society.

REPORT OF THE TREASURER

For the Fiscal Year Ended April 30, 1925

HASKINS & SELLS
CERTIFIED PUBLIC ACCOUNTANTS
37 WEST 39TH STREET
NEW YORK

ATLANTA
BALTIMORE
BIRMINGHAM
BOSTON
BUFFALO
CHICAGO
CINCINNATI
CLEVELAND
DALLAS
DENVER
DETROIT
KANSAS CITY
LOS ANGELES
MINNEAPOLIS
NEWARK
NEW ORLEANS
NEW YORK
PHILADELPHIA
PITTSBURGH
PORTLAND
PROVIDENCE
SAINT LOUIS
SALT LAKE CITY
SAN DIEGO
SAN FRANCISCO
SEATTLE
TULSA
WATERTOWN
BERLIN
LONDON
PARIS
SHANGHAI
CANADA - CUBA - MEXICO
DELOITTE, PLENDER, HASKINS & SELLS

CERTIFICATE

We have audited the books and accounts of the American Baptist Foreign Mission Society for the year ended April 30, 1925, and

WE HEREBY CERTIFY that, in our opinion, the accompanying General Balance Sheet at April 30, 1925, and the Summary of Income and Appropriations, and Deficit Account, for the year ended that date, are correct; and that the books of the Society are in agreement therewith.

(Signed) HASKINS & SELLS.

NEW YORK, July 8, 1925.

SCHEDULE I

DEFICIENCY OF INCOME ACCOUNT

April 30, 1925

Deficiency of Income, May 1, 1924		$612,510.62
Less: Contributions applying on previous years' Budgets		23,193.65
		$589,316.97
Less: Net adjustments of previous Budgets, Schedule IV B		46,494.44
Adjusted Deficiency of Income, May 1, 1924		$542,822.53
Add: Deficiency of Income Current Budget, Schedule II		175,152.05
Deficiency of Income—Includes provision for Foreign Field Appropriations for six months to October 31, 1925, estimated at $468,851.13, and is without applying Income Equalization Reserves aggregating $184,350.34		$717,974.58

SCHEDULE II

SUMMARY OF REVENUE

Current Budget

For the Fiscal Year Ended April 30, 1925

INCOME

Regular Budget:		
Sources Outside Donations:		
Income from Unrestricted Investments	$55,640.22	
Income from Restricted Investments	372,124.69	
Income from Designated Temporary Funds	6,740.21	
Income from Securities Received as Gifts	1,155.05	
		$435,660.17
Less: Income designated to be credited or paid to churches	$413.85	
Income designated to be paid to beneficiaries	466.65	
Income designated for Specific Purposes and held awaiting expenditure	2,452.77	
Income designated to be credited to the Fund	6,813.97	
Special charges	201.58	
		10,348.82
		$425,311.35
Annuity Agreements Matured		28,835.53
Legacies		120,000.00
Miscellaneous—Rent of Mission Properties		2,637.57
Ministers and Missionaries Benefit Board		15,059.96
Total Sources Outside Donations		$591,844.41
Regular Donations:		
Contributions Received Direct	$65,306.96	
Contributions Received through Board of Missionary Cooperation	783,753.78	
Total Regular Donations		849,060.74
Total Income Regular Budget		$1,440,905.15
Specific Budget—Contra:		
Contributions Received Direct	$103,327.99	
Contributions Received through Board of Missionary Cooperation	33,398.56	
Total Specific Budget		136,726.55
Total Income Regular and Specific Budgets		**$1,577,631.70**
Deficiency of Income Current Budget—transferred to Deficiency of Income Account		175,152.05
Grand Total		$1,752,783.75

SCHEDULE II

SUMMARY OF REVENUE

Current Budget

For the Fiscal Year Ended April 30, 1925

BUDGET APPROPRIATIONS

Regular Budget:		
Foreign Field Appropriations:		
*Field Salaries of Missionaries	$454,883.25	
Salaries of Missionaries on Furlough	165,038.71	
*Passages of Missionaries to and from the Field	135,971.31	
*Work of Missionaries and Native Agencies	317,527.14	
*Care of Property	53,092.69	
*Work and Workers in Europe	85,000.00	
Retired Missionaries and Widows	52,067.27	
*New Appointees	22,681.91	
Education of Oriental Students	11,500.00	
Land, Buildings, and Equipment	68,797.58	
Homes for Missionaries and Missionaries' Children	32,140.39	
Foreign Missions Conference	6,300.00	
"Missions" and Literature sent to Missionaries	2,172.58	
Visitation of Mission Fields	1,218.35	
*Exchange	20,000.00	
Total Foreign Field Appropriations		$1,428,391.18
Home Expenditures:		
Foreign Department Administration	$55,755.50	
Home Department Administration	62,813.80	
Treasury Department Administration	66,482.65	
	$185,051.95	
Interest	614.07	
Retired Officers and Workers	1,800.00	
Secretary and Treasurer Genl. Conf. Free Baptists	200.00	
Total Home Expenditures		187,666.02
Total Appropriations Regular Budget		$1,616,057.20
Specific Budget—Contra:		
Land, Buildings, and Equipment—Including $31,666.12 Japan Reconstruction Work	$99,786.99	
Relief Work	2,641.00	
General Work	34,298.56	
Total Specific Budget		136,726.55
Total Regular and Specific Budget Appropriations		$1,752,783.75

* These appropriations are for the Foreign Field fiscal year November 1, 1924, to October 31, 1925.

SCHEDULE III

GENERAL BALANCE SHEET

April 30, 1925

ASSETS

Permanent Fund Assets:			
Unrestricted Investments, Schedule IX		$1,210,504.49	
Cash Uninvested		35,224.16	
Interest Accrued on New Investments Purchased		77.08	
			$1,245,805.73
Restricted Investments, Schedule IX		$5,823,371.02	
Cash Uninvested		617.04	
Interest Accrued on New Investments Purchased		3,024.72	
			5,827,012.78
Total Permanent Fund Assets			$7,072,818.51
Annuity Fund Assets:			
Investments, Schedule X		$1,448,738.42	
Interest Prepaid on Real Estate		816.62	
Interest Accrued on New Investments Purchased		22.76	
Cash Uninvested		59,760.87	
Total Annuity Fund Assets			1,509,338.67
Total Permanent and Annuity Fund Assets			$8,582,157.18
Plant Assets—Properties in United States of America			84,125.00
Special Trust Funds Assets—Including $2,333.35 cash awaiting investment			134,342.25
Designated Temporary Fund Assets:			
Investments, Schedule XI		$169,548.71	
Cash		74,178.57	
Total Designated Temporary Fund Assets			243,727.28
Current Assets:			
Cash:			
On Hand	$800.00		
On Deposit	85,383.80		
In Transit	249,390.60		
		$335,574.40	
Securities Received as Gifts and held awaiting disposition (less reserve $1,722.91) Schedule XII		3,783.09	
Accounts Receivable:			
*Woman's American Baptist Foreign Mission Society:			
Budget 1922-1923	$17,507.32		
Budget 1923-1924	114,278.98		
Budget 1924-1925	128,512.12		
		260,298.42	

*Reduced by cash payment of $90,327.59 on June 8, 1925.

SCHEDULE III

GENERAL BALANCE SHEET

April 30, 1925

LIABILITIES AND FUNDS

Permanent Funds:		
Unrestricted as to Income:		
Unrestricted as to Investment, Schedule VI	$535,086.00	
Restricted as to Investment, Schedule VI	5,173,256.32	
Additions to Permanent Funds—net profit from sales of Investments	49,505.31	
		$5,757,847.63
Restricted as to Income:		
Unrestricted as to Investment, Schedule VI	$664,249.15	
Restricted as to Investment, Schedule VI	650,720.00	
Additions to Permanent Funds—net profit from sales of Investments	1.73	
		1,314,970.88
Total Permanent Funds		$7,072,818.51
Annuity Funds:		
General Annuity Agreements	$1,482,065.54	
Additions to Annuity Funds—net profit from sales of Investments	25,596.77	
Annuity Payments Awaiting Annuitants' Disposition	1,676.36	
Total Annuity Funds		1,509,338.67
Total Permanent and Annuity Funds		$8,582,157.18
Plant Funds—Properties in United States of America		84,125.00
Special Trust Funds—Special Trust Agreements		134,342.25
Designated Temporary Funds, Schedule VII:		
Purchase, Construction, and Equipment of Mission Buildings	$167,941.77	
Mission Work	38,112.02	
Relief Work	409.78	
Other Objects	37,263.71	
Total Designated Temporary Funds		243,727.28
Current Liabilities:		
Notes Payable to Banks	$100,000.00	
Missionaries' Deposits	422.20	
Accounts Payable:		
Missionaries:		
American Baptist Foreign Mission Society	$8,473.33	
Woman's American Baptist Foreign Mission Society	1,176.19	
Miscellaneous	1,910.69	
	11,560.21	

SCHEDULE III—Continued

GENERAL BALANCE SHEET

April 30, 1925

ASSETS

Missionaries:			
American Baptist Foreign Mission Society	$14,853.77		
Woman's American Baptist Foreign Mission Society	1,500.71		
		$16,354.48	
Miscellaneous		317.51	
Total Current Assets			$616,327.90
Advances:			
Mission Treasurers on Missionaries' and Field Accounts:			
American Baptist Foreign Mission Society:			
Mission Work	$63,487.10		
Personal	31,996.15		
		$95,483.25	
Woman's American Baptist Foreign Mission Society:			
Mission Work	$7,086.76		
Personal	3,030.78		
		10,117.54	
Homes for Missionaries and Missionaries' Children		9,544.98	
Missionaries—For Traveling Expenses:			
American Baptist Foreign Mission Society	$11,027.68		
Woman's American Baptist Foreign Mission Society	5,037.10		
		16,064.78	
To Representatives of the Society to be accounted for		3,077.45	
Total Advances			134,288.00
Legacy and Annuity Reserve Assets:			
Investments—Less Reserve $6,425.23, Schedule XIII		$84,568.72	
Advances on Account of Prospective Funds		261.38	
Uninvested Cash		99,520.24	
			184,350.34
Deficiency of Income—Includes provision for Foreign Field Appropriations for six months to October 31, 1925, estimated at $468,851.13 and is without applying Income Equalization Reserves aggregating $184,350.34			717,974.58
Total			$10,697,292.53

NOTE. This balance sheet does not include physical property of the Society used on the Mission Fields or inventory of office furniture and fixtures used at headquarters.

SCHEDULE III—Continued

GENERAL BALANCE SHEET

April 30, 1925

LIABILITIES AND FUNDS

Mission Treasurers' Deposits — Personal Funds of Missionaries:				
American Baptist Foreign Mission Society		$59,390.52		
Woman's American Baptist Foreign Mission Society		7,454.08		
			$66,844.60	
Total Current Liabilities				$178,827.01
Foreign Field Appropriation Balances against which charges have not yet been reported:				
Current Budget:				
American Baptist Foreign Mission Society—including an estimated amount **of approximately $468,851.13 for six** months ending October 31, 1925	$1,116,274.52			
Woman's American Baptist Foreign Mission Society—including an estimated amount of approximately **$169,970.83 for six months ending** October 31, 1925	391,895.77			
		$1,508,170.29		
Previous Budgets:				
American Baptist Foreign Mission Society	$381,969.34			
Women's American Baptist Foreign Mission Society	66,715.26			
		448,684.60		
			1,956,854.89	
Add: Mission Treasurers' Deposits—Mission Work Appropriations:				
American Baptist Foreign Mission Society		$42,418.20		
Woman's American Baptist Foreign Mission Society ..		43,979.11		
			86,397.31	
			$2,043,252.20	
Less: Net payments applying on above balances—includes $80,511.21 cash in hands of eight Mission Treasurers			753,488.73	1,289,763.47
Allocated from Unrestricted Legacy and Annuity Receipts above Budget Expectancy:				
Reserve for Equalization of Income from Legacies....			$134,350.34	
Reserve for Equalization of Income from Matured Annuities			50,000.00	184,350.34
Total				$10,697,292.53

SCHEDULE IV

SUMMARY OF FOREIGN FIELD APPROPRIATIONS

Missions	Salaries	Passages	Mission Work	Buildings	Specifics	Totals
Burma	$153,474.43	$39,735.67	$70,529.07	$10,761.33	$15,115.48	$289,615.98
Assam	64,587.22	15,021.68	35,681.44	13,495.50	8,374.62	137,160.46
South India	103,501.91	19,711.62	55,843.55	.....	7,151.87	186,208.95
Bengal	23,763.9.	8,256.24	23,194.33	1,666.66	2,722.50	59,603.67
China:						
South China	43,689.45	5,759.53	17,130.66	9,050.00	6,361.33	81,990.97
East China	85,624.20	23,165.97	34,551.77	5,100.00	28,524.51	176,966.45
West China	45,535.77	9,240.00	19,579.98	2,813.97	1,861.25	79,030.97
All China Appropriations	.....	.....	6,364.00	.....	.....	6,364.00
Japan	65,939.16	6,414.52	65,328.12	3,500.00	32,241.93	173,423.7.
Congo-Belge	40,079.31	7,675.16	10,350.00	6,136.78	4,000.05	68,241.30
Philippine Islands	28,938.69	7,909.32	18,795.53	4,000.00	26,024.44	85,667.98
Totals	$655,134.08	$142,889.71	$357,348.45	$56,524.24	$132,377.98	$1,344,274.40
Work in Europe	.....	.....	.....	.....	.....	88,514.62
Exchange	.....	.....	.....	.....	.....	20,000.00
Retired Missionaries and Widows	.....	.....	.....	.....	.....	52,495.11
Education of Oriental Students	.....	.....	.....	.....	.....	11,500.00
Homes for Missionaries and Missionaries' Children	.....	.....	.....	.....	.....	32,140.30
Foreign Missions Conference	.....	.....	.....	.....	.....	6,300.00
"Missions" and Literature sent to Missionaries	.....	.....	.....	.....	.....	2,172.58
Visitation of Foreign Fields	.....	.....	.....	.....	.....	1,218.35
Undesignated New Appointees	.....	.....	.....	.....	.....	850.00
Undesignated Specific	.....	.....	.....	.....	.....	91.50
Clergy Fares Purchased for Missionaries	.....	.....	.....	.....	.....	151.60
Near East Relief	.....	.....	.....	.....	.....	242.45
Building Loan Fund	.....	.....	.....	.....	.....	5,166.67
Total Foreign Field Appropriations	.....	.....	.....	.....	.....	*$1,565,117.73

* In agreement with Schedule II, as follows:

Total Foreign Field Appropriation, Regular Budget	$1,428,391.18
Total Specific Budget	136,726.55
	$1,565,117.73

FOREIGN FIELD APPROPRIATIONS

THE BURMA MISSION	Salaries	Passages	Mission Work	Buildings	Specifics	Totals
Bassein	$8,350.48	$2,183.33	$4,194.82	$1,233.33	$550.00	$16,511.96
Bhamo	8,048.75	1,255.21	986.00		338.85	10,628.81
Haka	2,110.97	625.00	926.67		255.00	3,917.64
Henzada	8,870.59	1,017.60	1,959.33		1,210.00	13,057.52
Insein	3,477.37	1,250.00	2,792.25		1,315.00	8,834.62
Kengtung	4,776.76	3,594.25	3,661.42		6,304.50	18,336.93
Loikaw	2,409.36		845.67		970.00	4,225.03
Mandalay	1,620.00		893.33		35.00	2,548.33
Maubin	3,355.00		912.67	237.33	25.00	4,530.00
Maymyo	749.98	1,250.00	208.33	2,000.00	1,700.00	5,908.31
Meiktila	3,071.52		965.67			4,037.19
Mong Lem	2,750.00		3,386.33		693.09	6,829.42
Mongnai	1,855.06		1,566.67		12.20	3,433.93
Moulmein	11,194.20	2,850.04	3,786.37		64.15	17,894.76
Myingyan			766.00			766.00
Myitkyina	3,358.60	1,701.57	905.33		220.50	6,186.00
Namkham	3,442.41		2,300.00		295.00	6,037.41
Pegu	2,000.00	987.78	697.67		2.00	3,687.45
Prome	1,850.00		1,084.00	666.67	26.37	3,627.04
Pyapon			660.00			660.00
Pyinmana	4,657.50		2,370.33		75.66	7,103.39
Rangoon:						
General	9,733.26	5,307.40	9,271.01		105.00	24,416.67
Judson College	24,148.46	3,991.16	3,278.42	266.67	315.13	31,999.84
Baptist Schools	4,414.42	3,166.76	1,116.00	3,333.33		12,030.51
Administrative, Mission Secretary and Treasurer Expenses	2,225.00	1,250.00	5,106.28			8,581.28
Reserve Fund			3,350.67			3,350.67
Sagaing	3,804.55	1,250.00	853.67		325.00	6,323.22
Sandoway	1,860.75		1,152.00	1,333.33		4,346.08
Shwegyin			430.00			430.00
Taunggyi	3,791.54	513.91	2,068.33	200.00	9.13	6,582.91
Tavoy	4,050.00		1,959.16	1,490.67	15.00	7,514.83
Tharrawaddy	3,547.43	1,520.83	976.00			6,044.26
Thayetmyo	2,616.79	1,875.00	635.00		115.00	5,241.79
Thonze	3,107.54	937.50	984.00		50.00	5,079.04
Toungoo	6,487.80	2,708.33	2,513.00		89.00	11,798.13
Zigon			566.67			566.67
Income Tax	3,981.34					3,981.34
Taunggyi School for Missionaries' Children	1,667.00					1,667.00
Miscellaneous		500.00	400.00			900.00
Totals	$153,474.43	$39,735.67	$70,529.07	$10,761.33	$15,115.48	$289,615.98

FOREIGN FIELD APPROPRIATIONS—Continued

THE ASSAM MISSION	Salaries	Passages	Mission Work	Buildings	Specifics	Totals
Furkating			$1,039.67			$1,039.67
Gauhati	$9,868.60	$3,088.08	3,396.33	$5,133.33	$65.00	21,551.34
Goalpara			180.00			180.00
Golaghat	5,824.81	1,272.55	2,138.66		705.00	9,941.02
Impur	5,275.33		1,353.66	1,488.33	92.20	8,209.52
Jorhat	10,761.58	2,626.13	8,360.18		891.68	22,638.97
Kangpokpi	5,873.42	1,350.00	2,188.00	3,106.89	5,677.84	18,196.15
Kohima	3,963.29		1,841.66		80.00	5,884.95
Mongoldai			622.67			622.67
North Lakhimpur	1,895.00		926.67		150.00	2,971.67
Nowgong	2,558.70	1,643.46	1,677.00	1,500.00	499.50	7,878.66
Sadiya	3,639.34		1,150.67			4,790.01
Sibsagor-Dibrugarh	2,468.16		939.00	630.67		4,037.83
Tura	10,885.71	5,041.46	3,970.26	1,636.28	214.00	21,747.71
Administrative, Mission Secretary and Treasurer Expenses			3,008.34			3,008.34
Reserve Fund			2,888.67			2,888.67
Income Tax	1,573.28					1,573.28
Totals	$64,587.22	$15,021.68	$35,681.44	$13,495.50	$8,374.62	$137,160.46
THE SOUTH INDIA MISSION						
Allur	$1,925.00				$82.00	$2,007.00
Bapatla	5,465.03					5,465.03
Cumbum	1,750.00		$23.16		318.62	2,091.78
Donakonda	925.00				383.00	1,308.00
Gadval	1,934.15				469.00	2,403.15
Gurzalla	2,865.00				308.20	3,173.20
Hanumakonda	7,909.65	$3,431.36	244.15		115.00	11,700.16
Kanigiri	1,750.00		8.89			1,758.89
Kavali	1,750.00				110.00	1,860.00
Kurnool	4,305.00		720.73		150.00	5,175.73
Madira	2,050.00					2,050.00
Madras	4,650.00				380.85	5,030.85
Mahbubnagar	1,450.00					1,450.00
Markapur	6,587.95	1,800.38			2,048.90	10,437.23
Nalgonda	5,723.82	2,334.34			15.00	8,073.16

THE SOUTH INDIA MISSION

(Continued)

Nandyal	3,306.56	551.55				3,858.11
Narsaravupet	2,550.00		15.25			2,565.25
Nellore	4,740.00		490.00		518.00	5,658.00
Ongole	13,489.62	6,101.04	4,018.28		813.55	24,422.49
Podili	2,092.50				130.75	2,223.25
Ramapatnam	6,795.28	1,585.40	1,395.09		1,161.50	10,937.27
Secunderabad	2,000.00	1,322.93				3,322.93
Sooriapett	3,091.66	1,284.62				4,376.28
Udayagiri	1,750.00				45.00	1,795.00
Vinukonda	3,782.19	1,300.00			102.50	5,184.69
Kodaikanal School for Missionaries' Children	6,450.00					6,450.00
Madras Christian College			1,666.67			1,666.67
Malabar Christian College			66.66			66.66
Gross Appropriations [1]			47,284.67			47,284.67
Income Tax	2,413.50					2,413.50
Totals	$103,501.91	$19,711.62	$55,843.55		$7,151.87	$186,208.95

[1] Gross unable to distribute because of lack of information from the field.

THE BENGAL-ORISSA MISSION

Balasore	$5,207.27	$4,316.21	$4,005.00		$2,267.00	$17,795.51
Bhimpore	2,759.84	1,300.00	4,984.00	$333.33	100.00	9,477.17
Chandali			114.67			114.67
Contai	1,975.62		608.00		12.50	2,596.12
Jamshedpur	2,202.63		300.00		298.00	2,800.63
Kharagpur	5,742.52	625.00	512.00		45.00	6,924.52
Midnapore	4,423.86	2,015.00	1,624.00	1,333.33		9,396.19
Santipore			680.00			680.00
Salgodia			228.67			228.67
Kodaikanal School for Missionaries' Children	733.33					733.33
General			633.33			633.33
Evangelistic Board			6,904.66			6,904.66
Income Tax	718.87					718.87
Reserve			600.00			600.00
Totals	$23,763.94	$8,256.24	$23,194.33	$1,666.66	$2,722.50	$59,603.67

FOREIGN FIELD APPROPRIATIONS—Continued

THE SOUTH CHINA MISSION	Salaries	Passages	Mission Work	Buildings	Specifics	Totals
Changning (Sunwuhsien)	$3,940.00		$1,107.50		$1,000.00	$6,047.50
Chaochowfu	1,822.50		1,099.50	$800.00		3,722.00
Chaoyang	3,337.00	$585.00	1,388.50			5,310.50
Hopo	3,932.82	1,400.00	1,195.50			6,528.32
Kaying	4,154.16	1,170.00	2,613.00			7,937.16
Kityang	3,260.87		1,445.00	3,250.00	86.00	8,041.87
Swatow	18,190.25	2,604.53	4,026.16	5,000.00	5,035.00	34,855.94
Ungkung	3,557.93		1,129.50		37.00	4,724.43
Canton Christian College					203.33	203.33
General and Administration			2,502.50			2,502.50
Reserve			623.50			623.50
Mission Builder	1,493.92					1,493.92
Totals	$43,689.45	$5,759.53	$17,139.66	$9,050.00	$6,361.33	$81,990.97
THE EAST CHINA MISSION						
Hangchow	$12,832.50	$4,627.70	$3,503.00	$500.00	$87.00	$21,550.20
Huchow	1,679.80		2,098.50		10.00	3,788.30
Kinhwa	1,600.00		2,379.00		165.00	4,144.00
Nanking	1,876.63		4,300.00		10.00	6,186.63
Ningpo	16,373.53	4,644.97	7,511.00	600.00	4,511.75	33,641.25
Shanghai	37,002.27	11,824.38	7,235.06		22,690.00	78,751.71
Shanghai American School for Missionaries' Children	4,300.00					4,300.00
Shaohsing	9,859.47	2,068.92	3,018.71	4,000.00	1,050.76	19,997.86
General and Administration			3,731.00			3,731.00
Reserve			775.50			775.50
Shanghai Guest Allowance	100.00					100.00
Totals	$85,624.20	$23,165.97	$34,551.77	$5,100.00	$28,524.51	$176,966.45

THE WEST CHINA MISSION						
Chengtu	$19,854.18	$5,307.50	$2,921.00	.....	$717.50	$28,800.18
Kiating	5,050.00	.....	1,902.50	.....	155.00	7,107.50
Ningyuan	1,957.50	.....	205.94	.....	25.00	2,188.44
Suifu	9,158.14	.....	4,398.00	$1,813.97	401.75	15,771.86
Yachow	6,745.12	2,282.50	3,524.04	.....	562.00	13,113.66
West China Land Purchase Fund	.....	.....	.....	1,000.00	.....	1,000.00
West China Union University	.....	.....	6,000.00	.....	.....	6,000.00
Reserve	.....	.....	378.50	.....	.....	378.50
Administrative Mission Secretary and Treasurer Expenses	.....	.....	250.00	.....	.....	250.00
New Appointee	2,770.83	1,650.00	.....	.....	.....	4,420.83
Totals	$45,535.77	$9,240.00	$19,579.98	$2,813.97	$1,861.25	$79,030.97
ALL CHINA APPROPRIATIONS						
China Baptist Council	.....	.....	$642.50	.....	.....	$642.50
China Baptist Inter-Mission Committee	.....	.....	470.00	.....	.....	470.00
China Baptist Publication Society	.....	.....	1,000.00	.....	.....	1,000.00
National Christian Council	.....	.....	2,150.00	.....	.....	2,150.00
China Christian Educational Association	.....	.....	887.50	.....	.....	887.50
Council on Health Education	.....	.....	750.00	.....	.....	750.00
China Union Universities. Baptist share of expenses account Central office in N. Y.	.....	.....	164.00	.....	.....	164.00
Appropriation to meet our share of the cost of sending to China in cooperation with other interested Boards, an Expert in the work of the rural church	.....	.....	300.00	.....	.....	300.00
Totals	.....	.....	$6,364.00	.....	.....	$6,364.00
THE JAPAN MISSION						
Himeji	$2,952.76	.....	$1,681.00	.....	.....	$4,633.76
Inland Sea	2,760.00	.....	8,970.00	.....	2.42	11,732.42
Kobe	2,719.80	.....	3,108.00	.....	.....	5,827.80
Kyoto	4,130.00	.....	235.50	.....	100.00	4,465.50
Mito	.....	.....	3,013.50	.....	.....	3,013.50
Morioka	3,068.35	.....	3,270.00	3,500.00	.....	9,838.35
Osaka	2,794.95	$1,040.00	2,709.00	.....	.....	6,543.95
Sendai	2,586.60	.....	1,290.00	.....	14.00	3,890.60
Tokyo	32,605.61	5,374.52	13,705.12	.....	9,863.39	61,548.64
Tokyo School for Missionaries' Children	1,000.00	.....	.....	.....	.....	1,000.00
Yokohama	10,049.62	.....	16,960.00	.....	591.00	27,600.62
Japan Reconstruction	.....	.....	.....	.....	21,508.62	21,508.62
Japan Relief	.....	.....	.....	.....	162.50	162.50
Income Tax	1,271.47	.....	.....	.....	.....	1,271.47
General and Administration	.....	.....	9,093.00	.....	.....	9,093.00
Reserve	.....	.....	1,293.00	.....	.....	1,293.00
Totals.	$65,939.16	$6,414.52	$65,328.12	$3,500.00	$32,241.93	$173,423.73

FOREIGN FIELD APPROPRIATIONS—Continued

THE CONGO MISSION	Salaries	Passages	Mission Work	Buildings	Specifics	Totals
Banza Manteke	$9,905.00	$750.00	$1,550.00	.....	$199.00	$12,404.00
Kimpese	2,150.00	.....	1,350.00	.....	625.22	4,125.22
Matadi	2,416.56	900.00	300.00	.....	6.46	3,623.02
Ntondo	8,814.55	434.38	875.00	$320.76	1,620.63	12,065.32
Sona Bata	6,692.34	2,351.47	1,625.00	5,816.02	774.60	17,259.43
Tshumbiri	2,780.94	1,186.47	425.00	.....	.....	4,392.41
Vanga	7,319.92	2,052.84	1,175.00	.....	304.98	10,852.74
Administrative Expense	.....	.....	2,600.00	.....	.....	2,600.00
Kinshasa Mission House	.....	.....	250.00	.....	.....	250.00
Mission Builder	.....	.....	200.00	.....	.....	200.00
Bain Memorial Hospital	.....	.....	.....	.....	169.16	169.16
Miscellaneous	.....	.....	.....	.....	300.00	300.00
Totals	$40,079.31	$7,675.16	$10,350.00	$6,136.78	$4,000.05	$68,241.30
THE PHILIPPINE ISLANDS MISSION						
Bacolod	$6,603.85	$2,367.92	$3,065.00	.....	.....	$12,036.77
Capiz	7,455.00	3,740.96	750.00	$4,000.00	$150.00	16,095.96
Iloilo	14,879.84	1,800.44	11,730.53	.....	25,874.44	54,285.25
Reserve Fund	.....	.....	1,000.00	.....	.....	1,000.00
Evangelistic	.....	.....	1,750.00	.....	.....	1,750.00
Medical	.....	.....	500.00	.....	.....	500.00
Totals	$28,938.69	$7,909.32	$18,795.53	$4,000.00	$26,024.44	$85,667.98

FOREIGN FIELD APPROPRIATIONS—Continued

WORK IN EUROPE	Total
Commissioner in Europe	$3,000.00
Czechoslovakia	11,300.00
Denmark	8,400.00
Esthonia	1,950.00
France	17,348.39
Germany	4,323.53
Latvia	1,950.00
Lithuania	400.00
Norway	7,600.00
Poland	12,012.50
Reserve	3,550.00
Russia	5,410.00
Sweden	2,150.00
Special Relief Work in Europe	2,120.20
Special Representative in Europe	7,000.00
Total	$88,514.62

SCHEDULE IV A

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Analysis of Estimated Amount of Foreign Field Appropriation Balances Against Which Charges Have Not Yet Been Reported, to October 31, 1925.

	Estimated Appropriations to October 31, 1925
Field Salaries	$234,050.13
Passages	2,542.10
Mission Work	169,788.90
New Appointees	7,627.17
Work in Europe	44,842.83
Exchange	10,000.00
	* $468,851.13

* This amount appears on page 201, Schedule III, General Balance Sheet.

WOMAN'S AMERICAN BAPTIST FOREIGN MISSION SOCIETY

Analysis of Estimated Amount of Foreign Field Appropriation Balances Against Which Charges Have Not Yet Been Reported, to October 31, 1925.

	Estimated Appropriations to October 31, 1925
Field Salaries	$75,098.33
Passages	5,333.48
Mission Work	86,778.03
New Appointees	2,760.99
	* $169,970.83

* This amount appears on page 201, Schedule III, General Balance Sheet.

SCHEDULE IV B

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

ADDITIONS AND CANCELLATIONS 1924-1925

Year	Totals		Field Salaries		Home Salaries		Passages	
	Add	Cancel	Add	Cancel	Add	Cancel	Add	Cancel
1920–21	$4,309.57	$8,965.57	$1,366.86	$830.45	$991.47	$1,174.76	$1,232.50	$1,866.37
1921–22	6,435.95	13,044.15	1,474.23	4,203.38	998.70	2,333.33	1,709.95	344.96
1922–23	10,594.80	14,031.17	6,250.94	3,536.60	.....	1,750.00	2,729.50	2,161.04
1923–24	67,124.84	98,918.71	36,367.80	29,107.26	11,953.84	11,257.91	10,571.07	19,301.85
Total	$88,465.16	$134,959.60	$45,459.83	$37,677.69	$13,944.01	$16,516.00	$16,243.02	$23,674.22

SCHEDULE IV B

AMERICAN BAPTIST FOREIGN MISSION SOCIETY

ADDITIONS AND CANCELLATIONS 1924-1925

Mission Work		Buildings		Care of Property		Exchange		Home Miscellaneous Items	
Add	Cancel	Add	Cancel	Add	Cancel	Add	Cancel	Add	Cancel
$553.70	$3,888.03	.....	.....	.....	$100.00	$165.04	$746.57	.....	$359.39
2,253.07	4,766.70	.....	$1,280.68	.....	62.50	.....	52.60	.....	.....
1,584.57	5,873.98	.....	702.14	.....	.....	29.79	7.41	.....	.....
762.20	7,367.30	$400.13	5,000.00	.....	150.00	7,069.80	25,565.95	.....	1,168.44
$5,153.54	$21,896.01	$400.13	$6,982.82	.....	$312.50	$7,264.63	$26,372.53	.....	$1,527.83

RECAPITULATION

	Add.	Cancel
Field Salaries	$45,459.83	$37,677.69
Home Salaries	13,944.01	16,516.00
Passages	16,243.02	23,674.22
Mission Work	5,153.54	21,896.01
Buildings	400.13	6,982.82
Care of Property	.....	312.50
Exchange	7,264.63	26,372.53
Home Miscellaneous Items	.....	1,527.83
	$88,465.16	$134,959.60
Net—Schedule I		$46,494.44

SCHEDULE V

DETAILS OF HOME EXPENDITURES

For the Fiscal Year Ended April 30, 1925

(1) Foreign Department Administration

Cablegrams		$702.26
Medical Examinations of Missionaries		2,099.01
Miscellaneous Expense		319.25
Postage		423.96
Salaries of Foreign Secretaries		12,055.10
Salaries of Assistants and Office Staff		15,502.79
Stationery and Supplies		382.29
Telegrams		143.43
Travel of Missionaries to meet the Board		1,325.89
Travel of Officers and Others		1,189.19
Proportion of General Expense		14,878.53
		$49,021.70
Candidate and Medical Department Administration:		
Appointees' Conference	$600.00	
Medical Examination of New Appointees	198.00	
Office Equipment	103.74	
Salary of Assistant and Office Staff	3,216.34	
Stationery and Supplies	98.63	
Telegrams	78.13	
Travel of Candidates	1,753.75	
Travel of Officers	685.21	
	6,733.80	
		$55,755.50

(2) Home Department Administration

Cablegrams		$48.67
Miscellaneous Expense		22.63
New England Baptist Library		250.00
Office Equipment		412.75
Other Library Expenditures		78.96
Postage		803.50
Salary of Home Secretary		5,473.72
Salaries of Assistants and Staff		12,014.18
Stationery and Supplies		166.03
Telegrams		148.37
Travel of Officers and Others		1,685.91
Proportion of General Expense		14,878.53
		$35,983.25
Promotion of Interest and Beneficence:		
Deputation Work of Missionaries	$5,620.31	
Deputation Work of Officers	1,134.07	
Field Secretary's Salary and Expenses	8,533.64	
Literature Department	4,311.06	
Missionary Exhibits	37.42	
Publicity	1,179.38	
Salaries of Office Staff	6,014.67	
	26,830.55	
		$62,813.80

(3) Treasury Department Administration

Cablegrams	$140.60	
Certified Public Accountant	1,450.00	
Collection and Exchange	65.49	
Legal Expenses	280.96	
Miscellaneous Expense	167.05	
Office Equipment	1,383.18	
Over and Short Account	2.00	
Postage	917.41	
Safe Deposit Box	50.00	
Salary of Treasurer	5,500.00	
Salary of Assistant and Office Staff	29,503.87	
Stationery and Supplies	1,536.82	
Telegrams	94.00	
Travel of Officers and Others	689.58	
Treasury Liability Bonds	333.82	
Shipping Department, Salaries, and Expenses	9,626.64	
Proportion of General Expense	14,878.53	
	$66,619.95	
Less Discounts	137.30	
		$66,482.65

(4) Miscellaneous General Expense

Interest	$614.07	
Retired Officers and Workers	1,800.00	
Expenses Secretary and Treasurer, General Conference of Free Baptists	200.00	
		2,614.07
Home Expenditures Schedule II		$187,666.02

(5) Details of General Expense

Alterations and Repairs	$10.00	
Annual Meeting	3,478.62	
Board of Managers' Travel	4,649.55	
Electric Light	922.77	
General Office Equipment	253.61	
Insurance	52.67	
Miscellaneous Expense	646.58	
Office Cleaning	1,128.20	
Postage	*331.44	
Rent	21,080.55	
Salaries and Wages	9,643.60	
Special Conference Expense	816.01	
Stationery and Supplies	1,339.42	
Telegrams	24.40	
Telephone	921.05	
		$44,635.59
Apportioned as follows:		
To Foreign Department Administration	$14,878.53	
To Home Department Administration	14,878.53	
To Treasury Department Administration	14,878.53	
		$44,635.59

(6) Details of Literature Department

Annual Report	$2,687.17	
General Literature and Printing	1,619.06	
Postage and Express	59.75	
Prints and Electros	18.21	
Stereopticon Supplies	11.90	
	$4,396.09	
Less Credit Sales	85.03	
		$4,311.06

* Credit.

SCHEDULE VI

Summary of Permanent Funds and Income Earned

	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Unrestricted as to Investment	Income Restricted as to Investment
Class I—Unrestricted as to Income, Unrestricted as to Investment	$514,086.01	$20,999.99	.....	$535,086.00	$25,332.92	.....
Class II—Unrestricted as to Income, Restricted as to Investment	5,149,579.82	23,677.50	$1.00	5,173,256.32	.....	$321,518.34
Class III—Restricted as to Income, Unrestricted as to Investment	573,605.09	90,644.06	.....	664,249.15	30,307.30	.....
Class IV—Restricted as to Income, Restricted as to Investment	481,035.00	170,117.50	432.50	650,720.00	.....	50,606.35
	$6,718,305.92	$305,439.05	$433.50	$7,023,311.47	$55,640.22	$372,124.69

CLASS I

Permanent Funds—Unrestricted as to Income

Unrestricted as to Investment

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Ambler, A. T.	$3,500.00	.....	.....	$3,500.00	$169.97
Ambler, J. V. Memorial Fund	13,000.00	.....	.....	13,000.00	631.35
Argabright, S. V.	100.00	.....	.....	100.00	4.85
Arnold, George N.	1,949.18	.....	.....	1,949.18	94.66
"As Unto Him" Fund	5,000.00	.....	.....	5,000.00	242.82
Axtell, Hannah E.	124.44	.....	.....	124.44	6.04
Bailie, David	1,000.00	.....	.....	1,000.00	48.56
Bamford, Chloe Lizzie	50.00	.....	.....	50.00	2.43
Barney, B. B., Memorial Fund	5,000.00	.....	.....	5,000.00	242.83
Bellew, William B.	192.14	.....	.....	192.14	9.33
Bennett, Montgomery	3,383.33	.....	.....	3,383.33	164.31
Bostwick, J. A.	20,300.00	.....	.....	20,300.00	985.88
Bradford, S. S.	1,000.00	.....	.....	1,000.00	48.57
Brow, Arnold, Rhoda and Abbie J.	532.50	.....	.....	532.50	25.86
Bryant Fund	453.71	.....	.....	453.71	22.03
Burchard, Hannah M.	3,874.38	.....	.....	3,874.38	188.16
Burke, J. W.	100.00	.....	.....	100.00	4.86
Butler, Charles T.	1,000.00	.....	.....	1,000.00	48.57
Butler, Elizabeth N.	1,000.00	.....	.....	1,000.00	48.57
Carr Fund	1,000.00	.....	.....	1,000.00	48.57
Chandler, Elizabeth B.	1,555.85	.....	.....	1,555.85	75.56
Colby, E. T.	476.32	.....	.....	476.32	23.13
Cook, Chapman M.	324.00	.....	.....	324.00	15.74
Cortiss, Celinda	393.73	.....	.....	393.73	19.12
Cox, Effie W.	154.00	.....	.....	154.00	7.48
Crozer, Robert H.	50,000.00	.....	.....	50,000.00	2,428.28
Crozer, Sallie D.	3,000.00	.....	.....	3,000.00	145.70
Currier, Emily E.	125.00	.....	.....	125.00	6.07
David, Sarah H. and Joseph W.	3,733.83	.....	.....	3,733.83	181.34
Davis, Issac	5,000.00	.....	.....	5,000.00	242.83
Davis, James M.	3,412.50	.....	.....	3,412.50	165.73
Dizer, Marshall C.	1,000.00	.....	.....	1,000.00	48.57
Drown, Mary N.	8,537.82	.....	.....	8,537.82	414.64
Droz, Adaline	900.00	.....	.....	900.00	43.71
Dunbar, Robert	500.00	.....	.....	500.00	24.28
Eastburn, Martha, Memorial Fund	67.08	.....	.....	67.08	3.26
Eaton, Fidelia D.	9,117.96	.....	.....	9,117.96	442.82
Eldredge, Lyman	100.00	.....	.....	100.00	4.86
Estes, Carrie A.	25.00	.....	.....	25.00	1.21
Evans, Levi P.	500.00	.....	.....	500.00	24.28
Fenger, Mary E.	16,184.50	.....	.....	16,184.50	786.01
Flagg, Mary	6,339.90	.....	.....	6,339.90	307.90
Flint, Harriet N.	5,000.00	.....	.....	5,000.00	242.83
Free Baptist Permanent Fund	32,783.51	.....	.....	32,783.51	1,592.15
French, Joseph E.	.....	$7,500.00	.....	7,500.00	14.97
Fry, Mrs. L. R.	2,085.89	.....	.....	2,085.89	101.30
Gale, Gertrude Hakes	.....	5,000.00	.....	5,000.00	16.63
Gale, Susan H.	1,426.89	.....	.....	1,426.89	69.30
Gibbs, Norman and Mary	409.70	177.57	.....	587.27	26.11
Glover, Henry R.	5,000.00	.....	.....	5,000.00	242.83
Ham, William	89.55	.....	.....	89.55	4.35
Harmon, Eugene E.	985.00	.....	.....	985.00	47.84
Hewitt, Harriet Barker	6,427.83	.....	.....	6,427.83	312.17
Hoyt, Joseph B.	24,523.00	.....	.....	24,523.00	1,190.97
Ilsley, Austin T., Memorial Fund	.....	300.00	.....	300.00	12.41
Ingersoll, Edith M.	432.47	.....	.....	432.47	21.01
John, Miss Frank	500.00	.....	.....	500.00	24.28
Johnson, Susannah	400.00	.....	.....	400.00	19.43
Jones, John J.	50,000.00	.....	.....	50,000.00	2,428.28
Ketcham, George W., Foreign Memorial Fund No. 2.	15,240.51	548.78	.....	15,789.29	749.29
Latourette, E. S.	29.00	.....	.....	29.00	1.41
Leavens, Julia H., Memorial Fund	2,449.31	.....	.....	2,449.31	118.95
Lees, W. B.	475.00	.....	.....	475.00	23.07

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Leonard Memorial Fund	1,194.72	.....	.....	1,194.72	58.02
Leonard, Frank J.	4,995.00	.....	.....	4,995.00	242.58
Lester, Sarah Edson, Foreign Mission Fund	1,000.00	.....	.....	1,000.00	48.56
Lewis, Mary J.	228.35	.....	.....	228.35	11.09
Lindsay, Mary E.	1,997.55	.....	.....	1,997.55	97.01
Little, George W.	5,000.00	.....	.....	5,000.00	242.83
Logan, John	100.00	.....	.....	100.00	4.86
Lougee, Clara A.	1,000.00	.....	.....	1,000.00	48.56
Mann, Marcia J.	.....	500.00	.....	500.00	2.73
Marsh, Edward W., and Susan Adelaide Thompson Marsh	.....	160.00	.....	160.00	1.60
Mendenhall, Nannie	7,216.50	.....	.....	7,216.50	350.48
Mendenhall, Thomas G.	1,932.33	.....	.....	1,932.33	93.84
Merrick, Austin	69,448.98	.....	.....	69,448.98	3,372.83
Mills, Thomas L.	150.00	.....	.....	150.00	7.28
McKoon, Mamre Ann	815.81	.....	.....	815.81	39.62
Nelson, Olof	200.00	.....	.....	200.00	9.71
Norcross, Stephen W.	500.00	.....	.....	500.00	24.28
Nowland, Lucy A.	11.42	.....	.....	11.42	.55
Owen, William B.	12,000.17	.....	.....	12,000.17	582.80
Parker, Eveline B.	1,455.63	.....	.....	1,455.63	70.69
Parks, Louisa M.	1,000.00	.....	.....	1,000.00	48.56
Pease, William A.	358.70	.....	.....	358.70	17.42
Pillsbury, George A.	5,000.00	.....	.....	5,000.00	242.84
Porter, Benjamin	1,000.00	.....	.....	1,000.00	48.56
Porter, N. Charlotte	.....	307.97	.....	307.97	3.48
Pruett Memorial Fund	10,000.00	.....	.....	10,000.00	485.66
Quincy, Robert	90.50	.....	.....	90.50	4.40
Renfrew, Jefferson	1,000.00	.....	.....	1,000.00	48.57
Robinson, Jane E.	100.00	.....	.....	100.00	4.86
Rockwell, Rufus	230.90	.....	.....	230.90	11.21
Ruth, Mordecai T.	5,242.68	.....	.....	5,242.68	254.61
Sheldon Fund	1,000.00	.....	.....	1,000.00	48.57
Sheldon, Chauncey	250.00	.....	.....	250.00	12.14
Skofield, Sarah A.	500.00	.....	.....	500.00	24.28
Smith, Susan E.	50.00	.....	.....	50.00	2.43
Spencer, Charles D.	2,000.00	.....	.....	2,000.00	97.13
Stuart, Elvira A.	99.50	.....	.....	99.50	4.83
Sunderland, James	5,000.00	5,511.07	.....	10,511.07	516.34
Swaim, Mary Augusta Noble	9,000.00	.....	.....	9,000.00	437.08
Sweet, John D.	10,000.00	.....	.....	10,000.00	485.66
Thomas Fund	3,500.00	.....	.....	3,500.00	169.98
Towne, Mary J.	2,500.00	.....	.....	2,500.00	121.41
Tripp, Susan	1,167.99	.....	.....	1,167.99	56.72
Vaney, Addison P.	747.25	.....	.....	747.25	36.29
Van Husen, C.	2,000.00	.....	.....	2,000.00	97.13
Waring, James	5,000.00	.....	.....	5,000.00	242.83
Watson, Maria	737.39	.....	.....	737.39	35.81
Wentworth, Oliver M.	.....	994.60	.....	994.60	25.41
Whittemore, George H.	674.81	.....	.....	674.81	32.77
Wiggin, Mercy A.	3,800.00	.....	.....	3,800.00	184.55
Williams, Catharine	500.00	.....	.....	500.00	24.28
Woman's Fund of the Adams Village Baptist Church	25.00	.....	.....	25.00	1.21
Woolverton, George A.	5,000.00	.....	.....	5,000.00	242.83
Wormsley, Thomas	5,000.00	.....	.....	5,000.00	242.83
	$514,086.01	$20,999.99	.....	$535,086.00	$25,332.92

CLASS II

Permanent Funds—Unrestricted as to Income

Restricted as to Investment

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Dunham, Sabra G.	$2,000.00	.....	.....	$2,000.00	$100.00
Hawkes, A. G.	500.00	.....	.....	500.00	22.75
Liu Chiu Island Fund	5,000.00	.....	.....	5,000.00	200.00
Memorial Baptist Church of Christ, New York [1]	1.00	.....	$1.00	.....	1.00
Merrick, Austin	8,333.33	.....	.....	8,333.33	333.33
Reiff, William E.	17,577.68	.....	.....	17,577.68	766.86
Rockefeller, John D.	5,105,420.00	$23,677.50	.....	5,129,097.50	319.613.15
Rolf, Andrew G., and Joseph Rolf Memorial Fund	10,747.81	.....	.....	10,747.81	481.25
	$5,149,579.82	$23,677.50	$1.00	$5,173,256.32	$321.518.34

[1] Released by action of Board of Managers, March 9, 1925.

Uninvested cash is being held to cover the following Funds, $607.03:

Name	Amount
Andrew G. and Joseph Rolf Memorial Fund	$247.81
John D. Rockefeller Fund	367.50
Additions to Permanent Funds	1.73
	$617.04
M. C. Treat Fund overinvested Class IV	10.01
	$607.03

CLASS III

Permanent Funds—Restricted as to Income

Unrestricted as to Investment

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Abbott, Arminda P.	$1,407.00	.....	.....	$1,407.00	$68.33
Abbott, E. L., Endowment Fund	13,779.97	.....	.....	13,779.97	669.23
African Medical Fund	3,627.58	.....	.....	3,627.58	176.18
Allen, Julia I., Memorial Fund	1,200.00	.....	.....	1,200.00	58.28
Ambler, J. V., Scholarship Fund	300.00	.....	.....	300.00	14.57
Angus Scholarship Fund	500.00	.....	.....	500.00	24.28
Attleton, Salome Loomis	4,287.50	.....	.....	4,287.50	208.22
Baker, Bessie Louise, Memorial Fund.	950.00	.....	.....	950.00	46.14
Bamford, Cornelia Elizabeth Rand	200.00	.....	.....	200.00	9.71
Bamford, Dr. William	250.00	.....	.....	250.00	12.14
Bishop, Nathan	34,167.23	.....	.....	34,167.23	1,659.35
Bixby, E. M.	1,000.00	.....	.....	1,000.00	48.57
Bixby, Lydia M. Campbell	.....	$737.62	.....	737.62	20.51
Blake, Henry H.	41,341.20	.....	.....	41,341.20	2,007.75
Bond, Theo. P.	224.96	.....	.....	224.96	10.92
Brown, Jennie	400.00	.....	.....	400.00	19.43
Brown, Jennie M.	.....	500.00	.....	500.00	8.58
Bucknell, M. C.	1,000.00	.....	.....	1,000.00	48.57
Bucknell, William, Bible Fund	2,414.73	.....	.....	2,414.73	117.27
Burman Theological Seminary Fund	2,000.00	.....	.....	2,000.00	97.13
Byerly, A. J.	500.00	.....	.....	500.00	24.28
Campbell, Catherine J.	175.00	.....	.....	175.00	8.50
Carlton, Adora N. Memorial Fund	700.00	.....	.....	700.00	34.00
Carpenter, C. H.	15,001.41	.....	.....	15,001.41	728.55

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Carpenter Scholarship Fund	7,600.22	.....	.....	7,600.22	369.11
Chandler, Helen Mar	5,325.10	.....	.....	5,325.10	258.62
Cheney, Joel	7,307.96	.....	.....	7,307.96	354.91
Clough Memorial Endowment Fund	17,146.79	.....	.....	17,146.79	832.74
Clough Memorial Endowment Fund, Edmands Ward	5,000.00	.....	.....	5,000.00	242.83
Clough Memorial Endowment Fund, Mills Ward	3,000.00	.....	.....	3,000.00	145.70
Clough Memorial Endowment Fund, Wm. B. Webb	250.00	.....	.....	250.00	12.14
Clough Memorial Hospital in Memory of Julia A. Robinson and L. Florence Robinson	500.00	.....	.....	500.00	24.28
Clough Memorial Endowment Fund, Dr. W. W. Dawley	.....	250.00	.....	250.00	11.84
Colby, M. L.	1,000.00	.....	.....	1,000.00	48.57
Curtis, Delia	200.00	.....	.....	200.00	9.71
Cushing, Josiah N., Memorial Fund	5,025.00	.....	.....	5,025.00	244.04
Daniel, Susan A. L.	200.00	.....	.....	200.00	9.71
Dean, William	1,000.00	.....	.....	1,000.00	48.57
de Guiscard, Lucy Kerkham, Benevolent Fund for Hospital Work	.....	1,555.31	.....	1,555.31	13.87
Dunham, Sabra G.	2,762.50	.....	.....	2,762.50	134.16
Dussman, Ada	5,000.00	.....	.....	5,000.00	242.83
Eaches, Josiah P.	1,000.00	.....	.....	1,000.00	48.57
Eaton, Fidelia D.	9,117.96	.....	.....	9,117.96	442.82
Eldredge, Truman	1,000.00	.....	.....	1,000.00	48.57
Farington, Anna H.	1,659.18	.....	.....	1,659.18	80.58
Faye, Mary Daniel	81.17	.....	.....	81.17	3.94
Fessendon, Emma Smith, Mem'l Fund	870.00	.....	.....	870.00	42.25
Fisk, Theron	1,872.70	.....	.....	1,872.70	90.95
Floyd, Emmet H., Scholarship Fund	500.00	.....	.....	500.00	24.28
Fletcher, Ephraim and Jael, Memorial Fund	.....	200.00	.....	200.00	4.52
Fountain, Josephine A., Mem'l Fund	200.00	.....	.....	200.00	9.71
Fox, Daniel	500.00	.....	.....	500.00	24.28
French Mission Fund	5,029.20	.....	.....	5,029.20	244.25
French, Winslow B.	.....	8,487.33	.....	8,487.33	400.90
Gates, Ruth L.	160.00	.....	.....	160.00	7.77
Goodrich Scholarship Fund	100.00	.....	.....	100.00	4.86
Hastings, Louise, Memorial Hospital	5,000.00	.....	.....	5,000.00	242.83
Hipp, John, Jr., Memorial Fund	.....	2,300.00	.....	2,300.00	105.27
Horton, Ruth E., Memorial Fund	250.00	.....	.....	250.00	12.14
Huizinga, Albert T., Memorial Scholarship Endowment Fund	310.35	.....	.....	310.35	15.07
Insein Seminary Fund	4,191.50	.....	.....	4,191.50	203.55
James, William	800.00	.....	.....	800.00	38.85
Jenkins, Horace, Eastern China Mission Theological School Fund	4,000.00	.....	.....	4,000.00	194.26
Jones, B. E.	500.00	.....	.....	500.00	24.28
Judson Scholarship Fund	538.75	.....	.....	538.75	26.16
Karen School-book Fund	10,000.00	.....	.....	10,000.00	485.65
Karen Seminary Endowment Fund	2,000.00	.....	.....	2,000.00	97.13
Kelley Scholarship Fund	300.00	.....	.....	300.00	14.57
Kimball, Edmund	21,000.00	.....	.....	21,000.00	1,019.87
Kimball, Ella F.	1,000.00	.....	.....	1,000.00	48.57
Kurtz, Jacob	2,000.00	.....	.....	2,000.00	97.13
Kurtz, Mary, Memorial Fund	300.00	.....	.....	300.00	14.57
Leeds, George T., Shan Scholarship Fund	50.00	.....	.....	50.00	2.43
Legacy "Y" Fund	1,610.30	.....	.....	1,610.30	78.21
Lindsley, Rachel K.	986.01	.....	.....	986.01	47.89
McNaught Scripture Fund	80.00	.....	.....	80.00	3.89
Mah Hnin E., Fund	1,780.29	.....	.....	1,780.29	86.46
Malcom, Granville	.....	10,981.94	.....	10,981.94	504.54
Merrill, S. Emma	522.17	.....	.....	522.17	25.36
Missionaries Home Fund	10.00	.....	.....	10.00	.49
Moulton, Greenleaf, Memorial Fund	500.00	.....	.....	500.00	24.28
Munger, Isador G., Literature Fund	1,000.00	.....	.....	1,000.00	48.57
Nason, James	7,006.11	.....	.....	7,006.11	344.63
Native Preachers Fund	2,369.38	.....	.....	2,369.38	115.07
Newell, Mary A. M.	35,423.41	.....	.....	35,423.41	1,720.36
Nickerson, John H.	100.00	.....	.....	100.00	4.86
Olsen, Mr. and Mrs. Swan	907.29	.....	.....	907.29	44.06
Ongole College Endowment Fund	48,104.00	.....	.....	48,104.00	2,336.19

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Paige, Charles C.	400.00	100.00	.....	500.00	24.29
Parmenter, Addie J.	.....	432.50	.....	432.50	8.23
Permanent Fund	89,318.95	.....	.....	89,318.95	4,337.82
Pierce, Caroline, Memorial Fund	15,000.00	64,399.36	.....	79,399.36	2,092.46
Plumber Fund	100.00	.....	.....	100.00	4.86
Price, J. D., Scholarship Fund	538.75	.....	.....	538.75	26.16
Putnam, B., Memorial Fund	2,450.00	.....	.....	2,450.00	118.99
Ramapatnam Seminary Fund	26,266.59	.....	.....	26,266.59	1,275.65
Rangoon Baptist College Endowment Fund	1,219.15	.....	.....	1,219.15	59.21
Rangoon College Fund	1,000.00	.....	.....	1,000.00	48.57
Reed, C. Howard, Memorial Fund	400.00	.....	.....	400.00	19.43
Roberts, Elizabeth	4,000.00	.....	.....	4,000.00	194.26
Rogers, Alexander W.	6,000.00	.....	.....	6,000.00	291.39
Ross, William E.	.....	700.00	.....	700.00	2.79
Rowland, Prusia	263.95	.....	.....	263.95	12.82
Sargent, Edward P., Memorial Fund	6,406.07	.....	.....	6,406.07	311.11
Sawtelle, Elizabeth S.	200.00	.....	.....	200.00	9.71
Schaefer, Sarah E.	500.00	.....	.....	500.00	24.28
Shady Dell Fund	10,850.00	.....	.....	10,850.00	526.94
Sherman, George J.	1,000.00	.....	.....	1,000.00	48.57
Smith, Samuel F.	7,514.32	.....	.....	7,514.32	364.94
Stevenson, Cora A.	200.00	.....	.....	200.00	9.71
Swart, John A.	4,611.15	.....	.....	4,611.15	223.94
Tage, James M.	790.35	.....	.....	790.35	38.38
Thompson, Rachel, Memorial Fund	1,000.00	.....	.....	1,000.00	48.57
Toungoo Karen Normal School Fund	3,306.11	.....	.....	3,306.11	160.56
Townsend, Annie	1,200.00	.....	.....	1,200.00	58.28
True, E.	380.00	.....	.....	380.00	18.45
Tull Memorial Fund	250.00	.....	.....	250.00	12.14
Wade Scholarship Fund	1,626.15	.....	.....	1,626.15	78.97
Warne, Joseph A.	17,662.13	.....	.....	17,662.13	857.77
Watrous, Prudence	500.00	.....	.....	500.00	24.28
Wells, Susan E.	2,000.00	.....	.....	2,000.00	97.13
Wetherby, Zillah U.	2,500.00	.....	.....	2,500.00	121.41
White, Ellen M.	1,000.00	.....	.....	1,000.00	48.57
Whiting, Martha	1,167.50	.....	.....	1,167.50	56.70
Wisler, Harry E., Memorial Fund	420.00	.....	.....	420.00	20.40
	$573,605.09	$90,644.06	.....	$664,249.15	$30,307.30

CLASS IV

Permanent Funds—Restricted as to Income

Restricted as to Investment

Name	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Earned
Coles, Emilie S., Memorial Fund	.....	$170,060.00	.....	$170,060.00	.....
Coles, Emilie S., Dormitory Fund	$810.00	.....	.....	810.00	$50.00
Coles and Ackerman Memorial Fund	20,000.00	.....	.....	20,000.00	800.00
Coles, Abraham, Memorial Fund	1,000.00	.....	.....	1,000.00	50.00
Colver, Charles K., Memorial Student Aid and Book Fund	1,500.00	.....	.....	1,500.00	82.50
Rogers, Alexander W.	4,000.00	.....	.....	4,000.00	250.00
Treat, M. C.[1]	448,300.00	.....	.....	448,300.00	49,123.85
Ward Trust Fund	4,000.00	.....	.....	4,000.00	160.00
Warne, Joseph A.	1,050.00	.....	.....	1,050.00	63.00
Parmenter, Addie J.[2]	375.00	57.50	$432.50	.....	27.00
	$481,035.00	$170,117.50	$432.50	$650,720.00	$50,606.35

[1] See bottom Class II.

[2] Transferred to Permanent Funds Restricted as to Income Unrestricted as to Investment.

SCHEDULE VII

DESIGNATED TEMPORARY FUNDS

	Balance May 1, 1924	Increase	Decrease	Balance April 30, 1925	Income Credited to Fund as of April 30, 1925
PURCHASE, CONSTRUCTION, AND EQUIPMENT OF MISSION BUILDINGS					
J. M. Baker, Ongole Equipment Fund	$5,000.00	$150.00	.....	$5,150.00	$150.00
Jorhat Hospital	22,291.67	668.75	.....	22,960.42	668.75
Mabie Memorial Fund	14,556.20	436.69	.....	14,992.89	436.69
Phillips Memorial Church Fund	250.00	7.50	.....	257.50	7.50
Preston Institute Fund	12,857.57	385.73	.....	13,243.30	385.73
Reserve for Purchase and Construction of Mission Real Estate	51,687.29	16,468.76	$1,785.48	66,370.57	.....
Suifu Hospital Building Fund	4,961.39	139.84	.....	4,801.23	139.84
Telugu Industrial School Fund	6,733.28	202.00	.....	6,935.28	202.00
Willington Hall Fund	32,005.03	1,225.55	.....	33,230.58	960.42
Total Purchase, Construction, and Equipment of Mission Biuldings	$150,042.43	$19,684.82	$1,785.48	$167,941.77	$2,950.93
MISSION WORK					
Barnes, Mrs. Arthur J.	$324.00	$9.72	.....	$333.72	$9.72
Bible Account, Income Nathan Bishop Fund	2,512.89	1,470.99	.....	3,983.88	78.87
Chandler, Helen Mar, Income Account	*114.14	262.53	.....	148.39	.....
Coles, Emilie S.	.....	3,015.00	.....	3,015.00	.....
Colorado Springs Motor-boat Fund	1,179.11	35.37	.....	1,214.48	35.37
Karen School Book Fund	1,265.79	529.30	$1,000.00	795.09	36.30
Lord, J. D.	10,024.64	2,068.68	3,815.40	8,277.92	287.18
Suifu Hospital Equipment Fund	2,191.97	1,071.17	473.42	2,789.72	71.17
Treat, M. C., Missionary Fund	18,130.37	4,685.16	5,909.94	16,905.59	765.01
Treat, M. C., Fund in Japan Mission Treasurer's Hands	648.23	1,789.00	1,789.00	648.23	.....
Total Mission Work	$36,162.86	$14,936.92	$12,987.76	$38,112.02	$1,283.62
RELIEF WORK					
Bengal Famine Fund	$397.84	$11.94	.....	$409.78	$11.94

OTHER OBJECTS					
Allen, Ida M.	$4,000.00	$1,107.36	.....	$5,107.36	$1,107.36
Clark, E. W., Estate, Temporary Fund	2,926.50	.....	.....	2,926.50	117.06
Dring, William	2,000.00	80.00	.....	2,080.00	80.00
Goodnow, Emma M., Estate Fund	4,657.94	229.64	$1,229.64	3,657.94	229.64
Newell, Mary A. M.	5,596.79	464.77	1,168.44	4,893.12	159.65
Pevear, Henry A.	12,500.00	616.25	.....	13,116.25	616.25
Transfer of Headquarters to New York Fund	371.15	.....	371.15	.....	.....
Whisler Fund	5,223.53	257.52	.....	5,481.05	257.52
Additions to Designated Temporary Fund	.....	.....	.....	1.49	.....
Total Other Objects	$37,275.91	$2,755.54	$2,769.23	$37,263.71	$2,567.48
Total Designated Temporary Funds	$223,879.04	$37,389.22	$17,542.47	$243,727.28	$6,813.97

The total Income Earned as shown on the Summary of Revenue for this classification is $6,740.21.

*** Indicates deduction.**

SCHEDULE VIII

A

Rates of Income Earned

I. General Investments of Permanent Funds:	
Average Investment for the year	$1,143,814.71
Income earned during the year	55,640.22
Rate of Income Earned	4.86%
II. General Investments of Annuity Funds:	
Average Investment for the year	$1,476,480.43
Income earned during the year	72,034.51
Rate of Income Earned	4.88%

B

Reserve, General Annuity Agreements

Annuity Reserve, May 1, 1924		$1,504,576.40
New Agreements written to April 30, 1925		71,266.11
		$1,575,842.51
Agreements Matured to April 30, 1925	$46,100.13	
Adjustments Chargeable against Reserve	3,892.81	
	$49,992.94	
Adjustments Credited to Reserve	.66	
		49,992.28
		$1,525,850.23
Annuity Payments	$115,819.20	
Annuity Investment Income	72,034.51	
		43,784.69
Balance Reserve, April 30, 1925		$1,482,065.54

C

Matured Annuity Reserve

Reserve for the Equalization of Matured Annuities, May 1, 1924			$50,000.00
Annuity Agreements Matured, April 30, 1925		$46,100.13	
Income on Invested Reserve		100.47	
		$46,200.60	
Less: Matured Agreements designated for Permanent Funds	$16,599.30		
Matured Agreements designated for Regular Donations	765.77		
		17,365.07	
			28,835.53
			$78,835.53
Transferred to Budget Income			28,835.53
Balance Reserve, April 30, 1925			$50,000.00

D

Legacy Equalization Reserve

Reserve for the Equalization of Income from Legacies, May 1, 1924		$204,489.32
Legacies received to April 30, 1925	$156,423.35	
Income on Securities received from Estates	5,178.84	
		161,602.19
		$366,091.51
Transferred to Budget Income	$120,000.00	
Legacies designated for Permanent Funds	90,587.00	
Legacy designated as a Specific Donation	499.50	
Loss on sale of stock received as a distribution in kind from an Estate	20,654.67	
		231,741.17
Balance Reserve, April 30, 1925		$134,350.34

E

Legacy and Annuity Reserve Assets

Investments, less Reserve, $6,425.23	$84,568.72
Advances on account of Prospective Funds	261.38
Uninvested Cash	99,520.24
	$184,350.34

SCHEDULE XIV

COMPARATIVE STATEMENT OF INCOME

1923-1924 with 1924-1925

INCOME	*1923-1924*		*1924-1925*	
Regular Budget:				
Sources Outside Donations:				
Income from Investments	$410,227.20		$425,311.35	
Annuities	49,700.49		28,835.53	
Legacies	128,357.22		120,000,00	
Miscellaneous	11,558.33		17,697.53	
Total Outside Donations		$599,843.24		$591,844.41
Donations:				
Direct	$76,440.75		$65,306.96	
Board of Missionary Cooperation	1,044,221.71		783,753.78	
Contributions applying on Deficiency of Income	2,861.93		23,193.65	
Total Donations		1,123,524.39		872,254.39
Total Income Regular Budget		$1,723,367.63		$1,464,098.80
Specific Budget—Contra:				
Direct	$163,161.78		$103,327.99	
Board of Missionary Cooperation	165,846.32		33,398.56	
Total Specific Budget		329,008.10		136,726.55
Grand Total Income		$2,052,375.73		$1,600,825.35
Deficiency of Income		612,510.62		717,974.58
		$2,664,886.35		$2,318,799.93

SCHEDULE XIV

1923-1924 with 1924-1925

COMPARATIVE STATEMENT OF BUDGET APPROPRIATIONS

BUDGET APPROPRIATIONS	*1923-1924*		*1924-1925*	
Deficiency of Income Previous Year	$661,540.10		$612,510.62	
Net Adjustments of Previous Budgets	*48,604.76		*46,494.44	
		$612,935.34		$566,016.18
Foreign Field Appropriations:				
Field Salaries of Missionaries	†$437,371.70		†$454,883.25	
Salaries of Missionaries on Furlough	171,442.36		165,038.71	
Passages of Missionaries to and from the Field	†110,806.57		†135,971.31	
Work of Missionaries and Native Agencies	†313,641.74		†317,527.14	
Care of Property	†55,804.17		†53,092.69	
Work and Workers in Europe	†101,511.60		†85,000.00	
Retired Missionaries and Widows	53,903.69		52,067.27	
New Appointees	†35,421.54		†22,681.91	
Education of Oriental Students	12,650.00		11,500.00	
Land, Buildings, and Equipment	218,386.72		68,797.58	
Homes for Missionaries and Missionaries' Children	23,836.80		32,140.39	
Foreign Missions Conference	5,000.00		6,300.00	
"Missions" and Literature sent to Missionaries	2,021.42		2,172.58	
Visitation of Mission Fields	2,500.00		1,218.35	
Exchange	†		†20,000.00	
Total Foreign Field Appppropriations	$1,544,298.31		$1,428,391.18	

(Continued on following page.)

SCHEDULE XIV—Continued

1923-1924 with 1924-1925

COMPARATIVE STATEMENT OF BUDGET APPROPRIATIONS

Home Expenditures:					
Foreign Department Administration	$51,106.14		$55,755.50		
Home Department Administration	52,678.20		62,813.80		
Treasury Department Administration	62,513.66		66,482.65		
	$166,298.09		$185,051.95		
Interest	10,346.51		614.07		
Retired Officers and Workers	1,800.00		1,800.00		
Secretary and Treasurer, General Conference Free Baptists	200.00		200.00		
Total Home Expenditures		178,644.60		187,666.02	
Total Appropriations, Regular Budget		$1,722,942.91		$1,616,057.20	
Specific Budget—Contra:					
Land, Buildings, and Equipment	$269,777.60		$99,786.99		
Relief Work	21,264.39		2,641.00		
General Work	37,966.11		34,298.56		
Total Specific Budget		329,008.10		136,726.55	
Total Regular and Specific Budget Appropriations		2,051,951.01			1,752,783.75
Grand Total		$2,664,886.35			$2,318,799.93

* Deduction.

† These appropriations are for the Foreign Field fiscal year, November 1 to October 31.

SCHEDULE XV

INCLUSIVE STATEMENT OF ALL RECEIPTS

BUDGET, PERMANENT FUND, ANNUITY AND OTHER FOR 1924-1925 COMPARED WITH 1923-1924

	General		Specific		For Permanent Endowment		For Annuity Agreements	
	1923-1924	1924-1925	1923-1924	1924-1925	1923-1924	1924-1925	1923-1924	1924-1925
Donations, Regular	† $2,861.93 1,120,662.46	† $23,193.65 849,060.74	.....	.....	$139,307.23	$305,006.55	$121,901.94	$71,266.11
Donations, Specific	.....	.....	$329,008.10	$136,726.55	.....	.....	.....	.....
Legacies	128,357.22	120,000.00	.....	.....	.....	.....	.....	.....
Annuity Agreements Matured	49,700.49	28,835.53	.....	.....	.....	.....	.....	.....
Income from Investments	410,227.20	425,311.35	.....	.....	.....	.....	.....	.....
All Other Sources	11,558.33	17,697.53	.....	.....	.....	.....	.....	.....
Totals	$1,723,367.63	$1,464,098.80	$329,008.10	$136,726.55	$139,307.23	$305,006.55	$121,901.94	$71,266.11

	For Special Trust Agreements		For Designated Funds For Future Use		Grand Totals	
	1923-1924	1924-1925	1923-1924	1924-1925	1923-1924	1924-1925
Donations, Regular	$250.00	$2,000.00	$7,528.85	*$37,389.22	$1,392,512.41	$1,287,916.27
Donations, Specific	.....	.....	.....	.....	329,008.10	136,726.55
Legacies	.....	.....	.....	.....	128,357.22	120,000.00
Annuity Agreements Matured	.....	.....	.....	.....	49,700.49	28,835.53
Income from Investments	.....	.....	.....	.....	410,227.20	425,311.35
All Other Sources	.....	.....	.....	.....	11,558.33	17,697.53
Totals	$250.00	$2,000.00	$7,528.85	*$37,389.22	$2,321,363.75	$2,016,487.23

* Part of this figure represents an increase in Designated Temporary Funds and the remainder represents interest added to the Funds.

† Represents contributions designated for Deficiency of Income.

SCHEDULE XVI

COMPARATIVE STATEMENT OF APPROVED BUDGET FOR 1924-1925

WITH ACTUAL INCOME FOR 1924-1925

INCOME

Current Budget:	*Approved Budget 1924-1925*		*Actual Income 1924-1925*	
Sources Outside Donations:				
Income from Investments	$400,000.00		$425,311.35	
Annuity Agreements Matured	25,000.00		28,835.53	
Legacies	120,000.00		120,000.00	
Other Sources	11,000.00		17,697.53	
Total Outside Donations		$556,000.00		$591,844.41
Regular Donations:				
Direct	$1,248,350.00		$65,306.96	
Through Board of Missionary Co-operation			[illegible]	
Total Regular Donations		1,248,350.00		849,060.74
Total Regular Budget Receipts		$1,804,350.00		$1,440,905.15
Specific Budget—Contra:				
Contributions Received Direct	$688,386.00		$103,327.99	
Contributions Received through Board of Missionary Cooperation			33,398.56	
Total Specific Budget		$688,386.00		136,726.55
Total Income, Regular and Specific Budgets		$2,492,736.00		$1,577,631.70
Deficiency of Income Current Budget Schedule I		.....		175,152.05
Grand Total		$2,492,736.00		$1,752,783.75

SCHEDULE XVI

BUDGET APPROPRIATIONS

Regular Budget:	*Approved Budget 1924-1925*		*Budget Appropriations 1924-1925*	
Foreign Field Appropriations:				
*Field Salaries of Missionaries	$475,645.26		$454,883.25	
Salaries of Missionaries on Furlough	154,751.87		165,038.71	
*Passages of Missionaries to and from the Field	116,840.27		135,971.31	
*Work of Missionaries and Native Agencies	313,380.36		317,527.14	
*Care of Property	52,846.84		53,092.69	
*Work and Workers in Europe	85,000.00		85,000.00	
Retired Missionaries and Widows	48,894.67		52,067.27	
*New Appointees	30,000.00		22,681.91	
Education of Oriental Students	11,500.00		11,500.00	
Land, Buildings, and Equipment	125,000.00		68,797.58	
Homes for Missionaries and Missionaries' Children	25,000.00		32,140.39	
Foreign Missions Conference	5,000.00		6,300.00	
"Missions" and Literature sent to Missionaries	2,000.00		2,172.58	
Visitation of Mission Fields	2,500.00		1,218.35	
*Exchange	.....		20,000.00	
Total Foreign Field Appropriations.		$1,448,359.27		$1,428,391.18
Home Expenditures:				
Foreign Department Administration	$55,208.34		$55,755.50	
Home Department Administration	67,733.33		62,813.80	
Treasury Department Administration	63,726.33		66,482.65	
	$186,668.00		$185,051.95	
Interest	12,000.00		614.07	
Retired Officers and Workers	1,800.00		1,800.00	
Secretary-Treasurer, General Conference Free Baptists	200.00		200.00	
Total Home Expenditures		200,668.00		187,666.02
Total Foreign Field and Home Expenditures		$1,649,027.27		$1,616,057.20
Contingent Fund		30,487.73		.....
Ten per cent of Donation Expectancy withheld from Expenditure at the request of the Finance Committee of N. B. C.		124,835.00		.....
Total Regular Budget		$1,804,350.00		$1,616,057.20
Specific Budget-Contra:				
Land, Buildings, and Equipment	$257,000.00		$68,120.87	
Relief Work	25,000.00		2,641.00	
General Work	30,000.00		34,298.56	
Japan Reconstruction	376,386.00		31,666.12	
Total Specific Budget		688,386.00		136,726.55
Total Regular and Specific Budget Appropriations		$2,492,736.00		$1,752,783.75

*These appropriations are for the Foreign Field fiscal year November 1, 1924, to October 31, 1925.

Appendix C

Woman's American Baptist Foreign Mission Society

Woman's American Baptist Foreign Mission Society 1925

FIFTY-FOURTH ANNUAL REPORT

Presented by the Board of Managers at the Annual Meeting held in Seattle, Washington, June 30 to July 5, 1925

EXECUTIVE OFFICES
276 FIFTH AVENUE, NEW YORK CITY

CHARTER

COMMONWEALTH OF MASSACHUSETTS

BE IT KNOWN, that whereas, Mary L. Colby, Elizabeth L. M. Williams, Sylvina Nickerson, Mary O. Loud, Amanda G. Chase, Mehitable A. Ballard, Caroline A. Benton, Adelaide L. Pierce, Hannah C. Hill, Mary E. Clarke, Sophia B. Packard, and others have associated themselves with the intention of forming a corporation under the name of the Woman's Baptist Missionary Society, for the purpose of the Christianization of women in foreign lands, etc., with a capital of an amount not established, nor divided into shares, and have complied with the provisions of the statutes of this Commonwealth in such case made and provided, as appears from the Certificate of the president, treasurer and directors of said corporation, duly approved by the Commissioner of Corporations, and recorded in this office:

Now, therefore, I, Oliver Warner, Secretary of the Commonwealth of Massachusetts, DO HEREBY CERTIFY, that said Mary L. Colby, Elizabeth L. M. Williams, Sylvina Nickerson, Mary O. Loud, Amanda G. Chase, Mehitable A. Ballard, Caroline A. Benton, Adelaide L. Pierce, Hannah C. Hill, Mary E. Clarke, Sophia B. Packard, and others, their associates and successors are legally organized and established as, and are hereby made, an existing corporation under the name of the Woman's Baptist Missionary Society, with the powers, rights and privileges and subject to the limitations, duties, and restrictions, which by law appertain thereto.

Witness my official signature hereunto subscribed, and the seal of the Commonwealth of Massachusetts hereunto affixed, this ninth day of November, in the year of our Lord, one thousand, eight hundred and seventy-four.

OLIVER WARNER,
Secretary of the Commonwealth.

AN ACT

To change the name of the WOMAN'S BAPTIST MISSIONARY SOCIETY,

SECTION 1. The Woman's Baptist Missionary Society, a corporation established in Boston under the general laws of this Commonwealth, the ninth day of November, in the year eighteen hundred and seventy-four, shall take the name of the "Woman's Baptist Foreign Missionary Society."

SEC. 2. This act shall take effect upon its passage.

ACTS OF MASSACHUSETTS, 1883, Chapter 43; *approved March* 14, 1883.

HOUSE No. 1634

THE COMMONWEALTH OF MASSACHUSETTS

In the Year One Thousand, Nine Hundred and Fourteen

AN ACT

To change the name of the Woman's Baptist Foreign Missionary Society, and to authorize it to hold additional real and personal estate.

Be it enacted by the Senate and House of Representatives in General Court assembled and by the authority of the same, as follows:

SECTION 1. The name of the Woman's Baptist Foreign Missionary Society, a corporation duly established by law in this Commonwealth, is hereby changed to Woman's American Baptist Foreign Mission Society.

SEC. 2. The Woman's American Baptist Foreign Mission Society may, for the purpose of its incorporation, take and hold in fee simple or otherwise, lands, tenements and hereditaments by gift, grant, purchase or devise, not exceeding in value one million dollars, and may also take and hold by gift, grant, donation or bequest personal estate to an amount not exceeding five million dollars.

SEC. 3. The Woman's American Baptist Foreign Mission Society shall meet annually at such time and place as it may appoint within the United States of America.

SEC. 4. This Act shall take effect on the 15th day of May, nineteen hundred and fourteen.

AN ACT

To authorize the Woman's American Baptist Foreign Mission Society to make contracts to pay annuities.

Be it enacted, etc., as follows:

SECTION 1. The Woman's American Baptist Foreign Mission Society, a corporation established by law in this Commonwealth may, in consideration of the receipt of funds to be devoted to the purpose for which it is incorporated, bind itself to pay fixed yearly sums in one or more payments each year to such person or persons as may be agreed upon, for a term of years or for the life of such person or persons.

SEC. 2. This act shall take effect upon its passage.

(The foregoing was laid before the governor on the second day of February, 1917, and after five days it had "the force of a law," as prescribed by the constitution, as it was not returned by him with his objections thereto within that time.)

Acts of Massachusetts, 1917, Chapter 71.

BY-LAWS
of the
Woman's American Baptist Foreign Mission Society

ARTICLE I
OBJECT

The object of this Society shall be the elevation and Christianization of women and children in foreign lands.

This object it shall seek to accomplish by engaging the earnest, systematic cooperation of the women of our Baptist churches in sending out and supporting women missionaries to do evangelistic, educational and medical work on the foreign fields; in developing and employing native Christian teachers and Bible women, physicians and nurses, and in erecting such buildings as may be deemed necessary for the prosecution of the work.

ARTICLE II
MEMBERSHIP

All women members in our Baptist churches of the North, and all women contributing to this Society shall be considered members of this organization.

The voting membership shall be composed as follows:

(a) All life members of the Woman's Baptist Foreign Missionary Society and the Woman's Baptist Foreign Missionary Society of the West.

(b) All missionaries of the Society during their term of service.

(c) Annual members based upon the number of women members in the Baptist churches in the Districts, the delegates to be appointed by the women of the churches of the Districts, and their credentials approved by the District Organizations.

(d) All accredited delegates to each annual meeting of the Northern Baptist Convention shall be annual members.

ARTICLE III
ORGANIZATION

The organization of this Society shall consist of Officers, a Board of Managers, and co-ordinate District Organizations, constituted and limited as laid down and limited in subsequent articles. State and local organizations shall be auxiliary to such District Organizations.

ARTICLE IV

Officers

Section 1. The officers of the Society shall be a President, two Vice-Presidents, a Recording Secretary, a Treasurer, a Secretary of the Foreign Department, a Secretary of the Administrative Department, and such other officers as may from time to time be deemed necessary by the Society or the Board of Managers. The President, Vice-Presidents, and Recording Secretary shall be elected by ballot at each Annual Meeting and the other officers shall be appointed by the Board of Managers. Each officer elected at the Annual Meeting shall serve from the close of the Annual Meeting at which she is elected to the close of the next Annual Meeting, or until her successor is elected.

Sec. 2. The President shall be the General Executive Officer; shall preside at all meetings of the Society, and, with the Treasurer, shall sign all documents relating to the transfer of real estate and other legal papers not otherwise provided for. In case of her absence or inability to serve, her duties shall be performed by the Vice-President selected by the Board of Managers.

Sec. 3. One Vice-President shall be the head of the Foreign Department, and one the head of the Administrative Department.

Sec. 4. It shall be the duty of the Secretary of the Foreign Department, under the direction of the Vice-President at the head of the Foreign Department, to conduct the foreign correspondence of the Society, and to discharge such other duties as may be defined by the Board of Managers.

Sec. 5. It shall be the duty of the Secretary of the Administrative Department, under the direction of the Vice-President at the head of that Department, to conduct such business of the Society as relates to the administration of said Department, and to discharge such other duties as may be defined by the Board of Managers.

Sec. 6. The Recording Secretary shall perform the usual duties of her office.

Sec. 7. The Treasurer shall give such bond as the Board of Managers shall from time to time approve for the faithful performance of the duties of the office, which bond shall be deposited with the Recording Secretary of the Society.

It shall be the duty of the Treasurer to receive, acknowledge, preserve —by investment or otherwise—and pay out, the funds of the Society according to the direction of the Board of Managers or the Executive Committee of the Board.

The accounts of the Treasurer shall be audited at least once a year, and also at such other times as the Board of Managers shall determine.

Sec. 8. The Treasurer, the Secretaries, and such officers as the Board of Managers may appoint, shall be subject to the direction of the Board, and shall discharge such duties as may be defined by its regulations and rules of order.

ARTICLE V

Board of Managers

Section 1. The Board of Managers shall consist of 27 regular members. Each of the ten districts shall have upon the Board of Managers two representatives, namely its Foreign Vice-President and its Administrative

Vice-President. The remaining seven members shall be Members at Large to be elected annually by the Society at its Annual Meeting. The President, Vice-Presidents and Recording Secretary shall be ex-officio members of the Board with power to vote upon all questions.

There shall be Associate Members of the Board of Managers. These shall be the Presidents of Union Districts, the Presidents of Foreign Mission Districts and such other members as the Board of Managers may from time to time elect. Associate Members shall have the power to vote on all save legal questions.

The Board of Managers shall meet annually or semi-annually as the Board itself may determine, and fifteen regular members shall constitute a quorum.

The President, Vice-Presidents and Recording Secretary of the Society shall be members of the Board of Managers.

Sec. 2. The Board of Managers shall meet to organize as soon as practicable after the annual meeting of the Society.

Sec. 3. The Board of Managers shall have the management of the affairs of the Society; shall have the power to elect its own Chairman, Clerk, and additional Officers, and appoint such committees as may seem proper, and to define the powers and duties of each; to appoint its own meetings, to adopt such regulations and rules as may seem proper, including those for the control and disposition of the real and personal property of the society, the sale, leasing, or mortgaging thereof, provided they are not inconsistent with its Charter or By-Laws; to fill all vacancies in the Board of Managers, and in any office of the Society until the next meeting of the Society; to establish such agencies, and to recommend the appointment and removal of such agents and missionaries as may seem proper, by a three-fifths vote of all members present and voting at the meeting when such votes are taken; to fix the compensation of officers, agents and missionaries; to direct and instruct them concerning their respective duties; to make appropriations of money, and at the annual meeting of the Society to present a printed or written full and detailed report of the proceedings of the Society and of its work during the year.

Sec. 4. The Board of Managers shall appoint from its members a Finance Committee, which, under the direction of the Board of Managers, shall have charge, with the Treasurer, of the disposition of real and personal property of the Society, including the sale, leasing and mortgaging of same, and generally exercise supervision over all the financial affairs of the Society.

Sec. 5. The Board of Managers shall appoint eight of its own members, who, with the President, the two Vice-Presidents, and the Recording Secretary, shall constitute an Executive Committee which shall have charge of and transact all business requiring immediate attention in the interim of meetings of the Board of Managers. Said committee shall at all times be under the control of the Board and shall abide by such rules and regulations as said Board may from time to time establish.

Said Committee shall keep an accurate record of all its votes and proceedings and submit the same for the approval of the Board of Managers as often as the latter shall meet.

Sec. 6. The Board of Managers shall appoint annually one of its members whose term does not expire the current year to act as an additional member of the Committee on Nominations of the Northern Baptist Convention without the right to vote.

Sec. 7. The Board of Managers shall appoint each year a Committee whose duty it shall be to recommend to the Board for appointment such officers and members of committees as are not elected by the Society. This Committee shall also bring to the Board for its consideration a list of the officers of the Society, including the seven Members-at-Large of the Board of Managers to be elected at its Annual Meeting. No action is to be taken by the Board on this list except in so far as it is deemed advisable for the guidance of the representatives of this Society on the Committee on Nominations of the Northern Baptist Convention.

ARTICLE VI

District Organizations

Section 1. The territory of the Society shall be divided into ten Districts, as follows:

SOUTH PACIFIC DISTRICT—North California, South California Arizona, Nevada.

COLUMBIA RIVER DISTRICT—Oregon, East Washington, West Washington, Idaho, Montana.

ROCKY MOUNTAIN DISTRICT—Colorado, Utah, Wyoming.

WEST CENTRAL DISTRICT—Iowa, Kansas, Nebraska.

NORTHWESTERN DISTRICT—North Dakota, South Dakota, Minnesota, Wisconsin.

CENTRAL DISTRICT—Michigan, Illinois, Missouri.

EAST CENTRAL DISTRICT—Ohio, Indiana, West Virginia.

ATLANTIC DISTRICT—Pennsylvania, Delaware, New Jersey, District of Columbia.

NEW YORK DISTRICT—East New York, West New York.

NEW ENGLAND DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut.

District Functions

Sec. 2. The functions of the District Organization, under the Board of Managers, shall be

(a) To develop its own territory.

(b) To assume responsibility for a definite share of the work upon the foreign field.

(c) To contribute a percentage of the Society's total administration expense, such percentage to be based upon the income of the district.

Membership

Sec. 3. Membership in a Baptist church in the District shall constitute a woman a member of the District Organization of the territory in which she resides.

The voting membership in the meetings of the District Organization shall be based upon the number of women in the churches of the District, each delegate to be appointed by the Woman's Missionary Organization

in the church where such exists and where such organization does not exist, by the women of the church. Each church may appoint one delegate and one additional delegate for each ten women members of the church, no church being permitted more than fifteen delegates.

Officers and Duties

Sec. 4. The Officers of each District Organization shall be a President, two Vice-Presidents, a Recording Secretary, a Treasurer, and such other Officers as shall be deemed necessary for the proper conduct of the District work.

They shall be elected by ballot at the annual meeting of the District, and shall serve from the close of the annual meeting at which they are elected until the close of the next annual meeting, or until their successors are elected.

The President shall be the General Executive Officer. She shall preside at all meetings of the District. In case of her absence or inability to serve, the duties shall be performed by the Vice-President chosen by the Executive Board.

One Vice-President shall interpret to the constituency of the District the interests of the Foreign Mission Cause and shall carry on correspondence with the foreign missionaries belonging to the District.

The Recording Secretary shall perform the usual duties of her office.

The Treasurer of the District shall receive, acknowledge, and at least once a month forward to the Treasurer of the Society funds contributed from the District for the work of the Society. She shall receive and, under the direction of the Executive Board disperse, the moneys appropriated by the Society for District expense. She shall keep an accurate and detailed account of all receipts and disbursements.

She shall give such bond for the faithful performance of her duties as the Executive Board of the District may direct. Such bond shall be filed with the Recording Secretary of the District.

The accounts of the Treasurer shall be audited once in three months, and a report shall be furnished the Executive Board and also entered upon its records. A certificate shall be furnished annually.

Executive Board

Sec. 5. There shall be in each District an Executive Board, consisting of the District President, Vice-Presidents and all unsalaried Officers of the District, and in addition twenty-one members, who shall be elected by ballot at the annual meeting of the District Organization. Of the twenty-one first elected, seven shall serve for three years, seven for two years, and seven for one year; and thereafter, there shall be elected annually seven to serve for three years.

It shall be the duty of the Executive Board to devise and use means for defusing missionary intelligence among the women of the churches in order to awaken deeper interest in the special work of the Society and to stimulate missionary giving; also to seek out and recommend to the Woman's American Baptist Foreign Mission Society suitable women to serve as missionaries, the power of appointment to rest with the Society.

The Executive Board shall meet regularly, and nine members shall constitute a quorum.

At the first meeting following the annual meeting of the District the Board shall organize by electing a Chairman, a Vice-Chairman and a Clerk.

It shall appoint from its members a Finance Committee and such other standing committees as are necessary for the proper conduct of the work.

Annual and Other Meetings

Sec. 6. The District Organization shall meet annually at such time and place as the Executive Board of the District may decide. This meeting shall precede the annual meeting of the Society.

By-Laws for District Organizations

Sec. 7. The Districts shall be empowered to make such By-Laws for the government of their organizations as may seem necessary, provided they conform to the policy of the Society.

ARTICLE VII

Annual and Other Meetings

Section 1. The Society shall meet annually at such time and place as the Board of Managers may appoint, to elect Officers, to hear the annual reports and to transact the proper business of the Society.

Sec. 2. When one-tenth of the delegates present request that a vote on any motion be taken by Districts, such a vote shall be ordered and the question determined thereby. The vote of each District shall be determined by the majority of its delegates present and voting. Each District shall have at least one vote, and one additional vote for each additional ten thousand women members of the churches in the District, or major fraction thereof. When figures are lacking, the proportion of women to the membership of the churches shall be estimated at sixty-two and one-half per cent.

Sec. 3. The persons elected each year as the Committee on Nominations of the Northern Baptist Convention shall be for that year the Committee of this society on Nominations for officers and managers to be then elected.

Sec. 4. The Annual Report of this Society as soon as it shall be prepared shall be forwarded to the officer or Committee of the Northern Baptist Convention authorized to receive it.

ARTICLE VIII

The By-Laws may be amended by a two-thirds vote of members present and voting at any annual meeting of the Society, provided written notice of the proposed amendment shall have been given at the preceding annual meeting of the Society, or such amendment shall be recommended by the Board of Managers.

NATIONAL OFFICERS

PRESIDENT—Mrs. Herbert E. Goodman, 5753 Woodlawn Ave., Chicago, Illinois.

FOREIGN VICE-PRESIDENT—Mrs. Nathan R. Wood, 26 Academy St., Arlington, Mass.

ADMINISTRATIVE VICE-PRESIDENT—Mrs. Howard Wayne Smith, 111 Walnut Ave., Ardmore, Pa.

RECORDING SECRETARY—Mrs. W. S. Abernethy, 715 16th Street Mansions, Washington, D. C.

TREASURER—Miss Alice M. Hudson, 276 Fifth Ave., New York City.

FOREIGN AND CANDIDATE SECRETARY—Miss Mabelle Rae McVeigh, 276 Fifth Ave., New York City.

ADMINISTRATIVE SECRETARY—Mrs. L. J. P. Bishop, 276 Fifth Ave., New York City.

In Cooperation with the Department of Missionary Education

W. W. G. EXECUTIVE SECRETARY—Miss Alma J. Noble, 218 Lancaster Ave., Buffalo, N. Y.

C. W. C. EXECUTIVE SECRETARY—Miss Mary Noble, 218 Lancaster Ave., Buffalo, N. Y.

Members at Large of the Board of Managers

Mrs. Clayton D. Eulette, 6342 Normal Blvd., Chicago, Ill.

Mrs. G. Howard Estey, 1357 President St., Brooklyn, N. Y.

Mrs. Curtis Lee Laws, 120 E. 31st St., New York City.

Mrs. Frederick L. Anderson, 169 Homer St., Newton Centre, Mass.

Mrs. Stephen Lesher, The Wellington, Philadelphia, Pa.

Mrs. W. C. Coleman, The Skerkmere, Wichita, Kans.

Mrs. George Wheaton Taft, 3040 Washington Blvd., Chicago, Ill.

HONORARY MEMBERS OF THE BOARD OF MANAGERS

Honorary President—Mrs. John Edwin Scott, 300 E. California St., Pasadena, Calif.

Honorary President—Mrs. William A. Montgomery, 144 Dartmouth St., Rochester, N. Y.

Honorary Foreign Vice-President—Mrs. Henry W. Peabody, Beverly, Mass.

Honorary Administrative Vice-President—Mrs. Andrew MacLeish, Glencoe, Ill.

Honorary Foreign Secretary—Mrs. H. G. Safford, 108 Boyd St., Newton, Mass.

DISTRICT VICE-PRESIDENTS

MEMBERS OF THE NATIONAL BOARD

Atlantic District

Foreign Mission Vice-President—Mrs. George W. Doane, 176 Charlton Ave., South Orange, N. J.

Foreign Administrative Vice-President—Mrs. Charles Gauger, 5429 Ridge Road, Philadelphia, Pa.

Central District

Foreign Mission Vice-President—Mrs. C. W. Peterson, 11132 Hoyne Ave., Chicago, Ill.

Administrative Vice-President—Mrs. Charles H. Parkes, 1910 Lincoln Ave., Chicago, Ill.

Columbia River District

Foreign Mission Vice-President—Mrs. H. F. Compton, 518 W. Roy St., Seattle, Wash.

Administrative Vice-President—Mrs. C. A. Loucks, 355 E. 8th St., N., Portland, Ore.

East Central District

Foreign Mission Vice-President—Mrs. B. F. McCann, 315 N. Robert Blvd., Dayton, Ohio.

Administrative Vice-President—Mrs. R. L. Hutchinson, 1509 Sixth Ave., Huntington, W. Va.

DISTRICT VICE-PRESIDENTS (Continued)

New England District

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PRESIDENT'S FOREWORD

1924-25 has been a year of testing—a testing of our faith, a testing of our endurance, a testing of our dependence on God.

The year began with an accumulated debt so appalling in its bulk that we could not see through it nor over it nor around it—our vision was obstructed. There was but one way for us to look and that was up, and in agony of spirit lest we perish, we daily sought the guidance of Him who said to the first women who were His followers—"Fear not. Go tell."

As 1924 was giving way to 1925, word came that Mr. John D. Rockefeller, Jr., had given to the Society in memory of his mother a sum sufficient to cover its actual debt. There was thanksgiving throughout the land and great rejoicing among all the constituency. The Executive and Finance Committees of the Society felt that a great load had been lifted from their shoulders, but that this answered prayer—as all answered prayers—brought with it great responsibility—the responsibility to carry on, not in our own strength but in absolute dependence on God, to plan wisely and carefully and to be diligent in season and out.

As we enter a new year with the reports from our mission fields before us telling of the great numbers who have been converted, of the splendid growth of the work and of the wonderful opportunities just waiting to be seized, we are again confronted with a debt—a debt not caused by extravagance in planning—every penny of the budget is watched—not by our expenditures, but by greatly reduced income.

The last letter received from the mission fields as this message is being written, is from one of God's chosen ones who for over fifty years has labored in Southern India. The following is the last paragraph:

> "We are hoping and praying that you will have a grand time at Seattle—debts all paid and a big balance on hand to begin the new year."

Do you not feel like praying with me—"Father, the silver and gold are still thine. Show *all* of thy servants who have it in their keeping what Thou wouldst have them do with it."

The new year calls for greater faith, for implicit dependence on God and for a realization on the part of each and every woman of her responsibility to help enlist every member of every Baptist church in active service, which includes proportionate giving—to see that mission funds are not diverted—and that payments on pledges are prompt and regular, a twelfth each month.

THE REASON

"Why should I give? What can God need from me,
When His are all the earth and sky and sea?
What worth to Him my little all would be?
He wants me to!

"Why should I go? Archangels He could send
To bear His word to earth's remotest end;
Yet 'Go ye!' comes the call to me, His friend,
He wants me to!

"Why should I pray? My feeble voice Him move?
Bends He a listening ear to me in love?
Yet when I cry He answers from above.
He wants me to!

" 'Am with you always'; 'All the power'; 'Then go!'
His final message. Am I, then, so slow
I shall not do His will? Enough to show
He wants me to!"

JEAN R. GOODMAN.

In Memorium

Mrs. T. E. Adams

By Helen B. Montgomery

THE news of the death of Mrs. T. E. Adams will come with a shock of pain to hundreds of people throughout our Baptist constitutency. She was one of the best loved and best known women in the denomination.

Her devotion to the cause of Foreign Missions was the ruling passion of her life; to the service of the Society she gave all her brilliant powers. For it she toiled and planned and prayed. Yet the cause of Foreign Missions was not always dear to her. She was won to it during the great Interdenominational Jubilee that swept the country in 1911. She was one of a large number of women who enlisted to serve on various committees in preparation for the great Jubilee meetings that were held in all the large cities of the country. At the Cleveland Jubilee she caught a vision of the great world for which Jesus died, and realized for the first time the responsibility of a Christian believer to give the whole Gospel to the whole world. Like Paul, she was not disobedient to the heavenly vision, but consecrated to it all of her powers of mind and body.

She was a member of the Constitutional Convention which met at Detroit to adopt the constitution, and organize the new National Foreign Mission Society. At that meeting she was elected Corresponding Secretary, one of the four administrative offices of the new Society. This position she held until her death.

She wielded a rarely gifted pen. The notes of condolence and sympathy which she wrote to various missionaries and state and district officers are still treasured by the recipients. She had a gracious and original way of putting the most commonplace things that made her an ideal corresponding secretary.

Perhaps her most outstanding service to the Society was rendered during the celebration of its Jubilee in 1921. She was appointed as chaperon of the five Oriental delegates who were the invited guests of the Society. With them she traveled from the eastern to the western coast, visiting the large cities between. She became the friend and confidante of every one of the girls. She entered into their point of view, and into their difficulties of adjustment to a new country and a new civilization with rare sympathy. She was able to coach them in regard to their

speeches, to help them with the unaccustomed English, to guard them from undue strain—to be, in short, their mother and friend.

After the close of the Jubilee she had the pleasure of welcoming some of them to her own home, where she showed her great gifts of hospitality to wonderful advantage. Dr. Ma Saw Sa was her guest for several months, and became a daughter beloved Mrs. Adams was able to make for her professional opportunities in some of the greatest hospitals and universities of the country. She arranged itineraries for the girls, saw that they had opportunities to speak before outstanding clubs of business and professional women. On their return to their own country she kept up her correspondence with them; and how her face would shine when she told you she had just had a letter from one of her girls.

Mrs. Adams was very gifted in writing. There were many short stories and articles which she contributed to the Journal and Messenger and other Baptist periodicals, which had a wide circulation and a very great influence. One of these, entitled "Your Sister is Sick," was used by God to win not only large sums of money, but also the giving of service and of life. She was a member of the Literature Committee of the Foreign Society. On this her trained judgment in regard to technical matters of printing and publication as well as to the purely literary aspect of the question, was of the utmost value.

For years she served as the chairman of the Chautauqua Foreign Mission Summer School—the largest school in the country in its registration. The success of this conference and its position of great influence was in no small measure due to her careful planning and unremitting attention.

Of her personal relations in the Board of Managers, it is difficult for us who are her friends and associates to write. She was so friendly, so democratic, so outspoken, so often witty and original in her point of view. All the while you knew that she believed in the cause for which we were organized with all her heart and mind and soul and strength. We shall miss her sorely, her memory and her influence are treasures laid up in store for us in the land to which we are all so swiftly going.

To her husband the Society extends its truest sympathy. We appreciate the gift that he has made in so long putting his own claims to one side, that she might fully discharge the obligations of the many offices which she has held in state and district and nation. It is surely a comfort in his grief to realize that he has helped her make her great contribution to the cause of Christ and His Church.

FOREWORD
FOREIGN VICE-PRESIDENT

When we face the records of the year overseas we realize that the work in the foreign field is at once our joy and our despair. It is our joy because it is God's living and vivid answer to our prayers. Many a time when burdens and perplexities have crowded our Board to the breaking point and we have been tempted to give up trying, we have suddenly turned to our work across the water and out of the personal contact with our missionaries, with their heroism, their toil and their incredible sacrifices, out of the charm and picturesqueness of every field, out of the glorious revivals, the "nations crowding to be born," we take new heart and go forward. It is our despair because we cannot enter all those open doors of opportunity, those unattainable things for which our mothers prayed in vain, and we can only ask God how long He will be patient with our delay in meeting His challenges. The wild head-hunting villages in Assam crying out for a missionary to come and teach them the new life which makes the Christian villages so different from others, the thin line of Congo villages holding back the great tide of Mohammedanism in Africa and beseeching us for missionaries to teach them how to face it, the hosts of young men and women crowding into our schools in China and Japan and India and begging us to train their willing hands and hearts for this new day of service—all these give us a joy which turns to a feeling of desperation when we find that we cannot help them.

We women have learned some hard things this year. We have learned to keep on retrenching instead of adding to our budget, to accept another cut and to manipulate our income so that it may go farther than ever and the work may be impaired as little as possible. But what little shifts we may have had at home to make both ends meet, pales into nothing when we think how our sisters on the field have had to twist and turn and carry double and treble burdens in order that the work should not be sacrificed. Truly we understand how our president said last year after she visited

our missionaries that she felt as if she had been in the presence of princesses of royal blood.

We have learned, too, that the day is surely coming when we must turn over many of our dearest projects in education and evangelism into the hands of the indigenous Christian church and the leaders whom we ourselves have trained. As a recent speaker has said, we have been talking about doing that for a number of years, now let's really do it! We shall not find it easy to yield the responsibility gracefully and the ones who lift it will do many things in a way different from ours, but we must do it if it is the work of Him whose "word is marching on."

Out of this new day of amazing opportunities and needs of adjustments in finances at home and in policies abroad, God is fashioning a new type of missionary endeavor. Our Woman's Society stands upon the promises and answered prayers of fifty-four golden years. We have faith that the same Jehovah who never showed his children the treasures of the promised land until he was ready to lead them into it will lead us into the new future which is "as bright as the promises of God."

Isabel Warwick Wood.

What Hath God Wrought in 1924-1925

ANOTHER year calls for another report to show that the W.A.B.F.M.S. has been faithful to the trust placed upon it, but such a report must come directly from those who have been face to face with opportunities to preach the Gospel, who have shouldered responsibility and have brought about results for the Kingdom of our Lord. The following report might be called a composite, for letters and field reports from our missionaries have been combined to make a picture of each link in our chain of service complete. Today missionaries through many schools of many kinds, hospitals and traveling evangelism are giving themselves in all their strength to a service that usually means being "on call" 24 hours a day for 7 days a week. They are trying to be all things to all men, women and children, so that they might win some. As link after link fits into the chain may there be a renewal of dedication of home folks to as valiant service in America to the end that Jesus Christ may be magnified throughout the world.

The year 1924-25 has been a period of increased opportunity but not increased resources. The staff on several fields is smaller than the year before with no chance of restoring the losses. Our total is 229 active missionaries, 21 on extended furlough, 18 retired and 3 new appointees. These three are the following:

Dr. Grace Seagrave, designated to Ellen Mitchell Memorial Hospital, Burma.

Dr. Lena English, designated to Nellore Hospital, South India.

Miss Mary Laughlin, an educationalist for Bengal-Orissa.

It is true that the harvest is white and there are plenty of workers to be supplied if funds were available to send them out and at the same time continue to support work already established and workers already on the field.

There have been only a few changes in personnel. It was our great loss but her great gain that Miss Emilie Barnes was called to come up higher on August 9, 1924. On December 12, 1924, Miss Gladys Doe became Mrs. William S. Dunn, but she will continue to be in the Bengal-Orissa mission in which fact we rejoice. There have been a few other resignations because of ill health or marriage. We have had one visitor, Miss Tabea Corjus of Reval, Esthonia. She spent about nine months studying and observing our methods in the U. S. but has now returned to her home city and is actively at work among the women, young people and children there.

May the following paragraphs bring to each reader an eagerness to know well the length and breadth of Baptist work for women and children in all of our ten fields. Although this is only a summary, you will find here a general view of the work and for details in the words of the missionaries themselves reference should be made to "Our Work in the Orient" for 1925-26.

KINDERGARTENS

In one station in Bengal-Orissa a missionary began with a cradle roll and as she called in the homes to enroll the children and later sent birthday cards and messages, she was given a cordial welcome not only in Indian Christian homes, but in some Hindu homes as well. Our usual beginning is with the Kindergarten and in at least 18 stations (in each of which there are a number of Kindergartens) in six fields there are groups of tiny children under Christian training during those formative years when they learn not only the songs and games and handwork, but a love for Jesus and a reverence for the one true God. But the Kindergarten itself is only the beginning, for corollary to that always is a Sunday School that reaches far beyond the enrollment of the Kindergarten itself, a Mothers' Club or meeting, and in one instance in Japan it has been responsible for a banquet of fathers who so enjoyed the occasion that they requested another. It has been easy to trace baptisms in a home back to the child in the Mission Kindergarten, proving that a little child does lead them.

In order that there may be more kindergartens than those that could be conducted only by American missionaries there have been established Kindergarten Training Schools in Iloilo, Philip-

pine Islands, Nellore, South India, and this last year it has been decided to make the Training School in Japan a department of the Mary L. Colby Girls' School at Yokohama, in order to have access to a larger faculty and to be more efficient with less expenditure of money. This necessitated the sale of the old building and the erection of a new one on the new campus but, though the land has been provided by a special gift, the income of the sale is not sufficient to rebuild and there is the necessary delay to wait for funds.

In the Nellore Kindergarten Training School there are eight seniors, four of whom are already engaged to carry on schools that will in every case be a wedge into the homes of the community. Those who know say that "there is no doubt but that the Kindergarten is a wonderful home opener and heart opener" to the Christian missionary.

VILLAGE SCHOOLS

The next link in the chain might be called village schools. Throughout many of our fields there are great numbers of these schools for lower grade work that are taught by graduates of Christian schools and supervised by missionaries. These are not only inculcating principles of reading, writing and arithmetic, but also principles of Christian living and a desire to secure more education, therewith better to understand the "Christian doctrine." These are the feeders of the higher schools and we cannot do without them. This is also our best method of carrying Christianity into the homes outside the cities. Around Madras, South India, there are several such schools under the supervision of one of our missionaries which is really too much for one worker, but there is no other missionary who can share the responsibility.

One of the leading Karen pastors in Burma has said that "in whatever village the Karen Christians had succeeded in opening a village school, they have never failed to establish a church in time. In villages where they have tried to establish churches and have no schools, the churches generally fail."

One missionary has written very earnestly regarding the fact that the day has at last dawned when modern educational methods shall be applied to our village schools. Her slogan is "Better training for elementary teachers for the sake of the village schools."

She says that a great mass movement in the early days of our mission fifty years ago produced many Christians, but we have not often realized that only a very small percentage of their descendants have been able to write their names or read the simplest passages from God's Word. There are signs of another mass movement among the Sudras or farmer class, but we must be true to our obligation to make the Bible available for these new Christians.

In the Nowgong Girls' School, Assam, the main purpose in establishing a training class was that the village girls might be trained and return to their villages to open schools. At present the Mission has no funds and the Government is not willing to experiment with these schools, but if once established and proved to be satisfactory, the Government will then be glad to take them over. Much of the success of the Baptist work in the Garo hills has been due to working through village schools. There is a future for village schools because there is a growing willingness to place women teachers in these schools.

India is greatly in need today of training leaders from among the Indians themselves who will go into the villages and live among those people they are endeavoring to lead. The Elementary Training Schools are the places from which these leaders must come.

BOARDING SCHOOLS

In many cases after several years in the village schools or, if financially able from the beginning, enlightened Christian parents have sent their children to our Boarding schools, and here is the richest garden for growing Christians. This fact was learned and recognized long ago and there have been established 49 of these schools in nine fields. The very best evidence of the fertility of this soil is the fact that one father took his boy out of the boarding department saying he might be a day pupil, but he preferred that he should not live in Christian surroundings 24 hours in the day, lest he become a Christian. Records show that our richest harvest of Christians comes from the Christian compounds where children hear of Christ at the morning devotions, see Him exemplified throughout the day and close the evening with another "family altar." It is not strange that the girls and boys go home to question heathen practices and rebel at heathen idol-

atry. Would that there were twice 49 Boarding schools, but a few important developments in this type of school should be noted.

At Donakonda, South India, the Rosena Rowe Anderson Memorial Dormitory has been completed and occupied by the girls since September. When the building called for more money than had been appropriated for this purpose in the first place, the money for the school house was also used and instead of two buildings, as planned, there is one. Again the old school house is thatched and will continue to be used for a longer period.

At Sagaing, Burma, the attention of the Government has been called to the course in cooking. The first cooking-grant has been made this year. A two burner "Perfection" oil stove is a great asset in the cooking department, since many of the Burmese are using this kind of stove.

At Taunggyi, Burma, a Girls' School is an immediate necessity, and money is being raised in private subscriptions on the field. A Chinese-Burmese lady has given Rs. 1,000 towards it. Government has granted a good site of land of about five acres, and the Governor of Burma has consented to lay the foundation stone when he visits Taunggyi December 16.

Pupils in the Boarding schools are often responsible for the starting of Sunday Schools for non-Christian children in nearby villages. On Sunday afternoons dozens go out to teach the Sunday School lessons and the years to come will show the result of this teaching.

At Pegu the Girls' School has had about 75 pupils. The teachers are conducting three Sunday Schools, two almost purely for non-Christians. Teachers and pupils work together in Christian Endeavor, Sunday School and Choir. Not infrequently there are more children in the Sunday School than in the day school. Their keen interest is shown by the fact that they bring many visitors.

At Bassein there are many Buddhist children and since they are so definitely instructed along the lines of their own faith, it is hard to make an impression upon them with Christianity. There must be much individual heart to heart work but large numbers and few missionaries make this difficult. It is encouraging to

know that the noon meeting for the girls is so well attended that more space has had to be provided to seat them. Attendance here is entirely voluntary, but little by little they are taking part in the meetings and so are feeling responsible for them. Of course, the crucial point is the contact between the pupil and teacher and here there is great emphasis. The teaching has had some effect for there is a spirit of fair play and honor among the pupils that is a delight to the soul of the missionary in charge. It is only a step farther to an acknowledgment of the Christian faith that inculcates these principles.

From Nyaunglebin the Christian Endeavorers have decided to go out in small groups to the villages near by and preach the Gospel to the people. The school band and choir accompany them. The first visits are made to those villages where several people have been on the verge of becoming Christians, but have been hindered by some little thing. In this way the students themselves become real evangelists. There are far too many applications for entrance to this school, but there is a spirit of sharing blessings among the pupils and when one boy was told that there was no space left in the dormitory for him to spread his mat at night, one of the boys piped up, "Never mind his mat, he can sleep with one of the little boys." So for some weeks they slept two on a mat and sat three in a seat until arrangements were made for the additional number. It is almost impossible for the missionary to refuse admittance. The greatest joy of the whole year was the week of evangelistic meetings for which preparations had been going on for several weeks. The speakers were just ordinary men and their message was "the old, old story" which they told simply but with power. At the close of the meetings more than 40 asked for baptism, while 15 others were sad because they could not secure permission for baptism from their Buddhist parents. Not only do the pupils do Christian work among the villages, but even the teachers give of their extra time for this extra service.

The spirit of the school at Ahlone, Rangoon, is constantly evangelistic, and last year 100 made the important decision. There is hope for a greater number this year, though it may mean that baptism will cut off the students from their relatives as it has

in the past. The relatives of one girl said, "If you love your God more than us, let Him look after you." And He has.

Training the children of criminal tribes to be Christians is a commission that would tax the ability of any of us to the utmost. The children are so used to subterfuge and deceit that it never occurs to them to tell the truth; in fact, they think it is always better to lie even about the simplest things, because that would put the inquirer off the scent. Some of the older boys and girls have learned that there is a way called Truth but with the children from the jungle it is unknown. The hope is in the youngsters, and, though there are always naughty boys, it is possible for such a transformation to take place that they have often become Christian in heart and mind before they are grown.

Many of the pupils in our schools are second and third generation Christians. In the school at Hopo, South China, there were 18 baptisms this term. Six were daughters of preachers or Bible women, one was a deacon's daughter, and two or three others had Christian parents. The increasing number of Christian pupils in our schools insures many Christian homes for the future.

An important day at Kinhwa, East China, was that on which there were 34 baptisms, mostly young people from the girls' and boys' schools. The two Chinese pastors stood in the baptistry, the older one performing the baptismal rite for girls and women on one side, as these candidates alternated with a boy and a man on the other side. It is a new day in China when such an event can take place. After the baptism the pastors administered the Lord's Supper to about 85 church members among whom were other students.

At Suifu, West China, the missionaries have ceased to give thought to increasing the enrollment. The one real problem at the beginning of each term is that of culling out the less desirable so as to make room for the more desirable pupils. Over 50 girls were refused entrance and the dormitories which should accommodate 60 girls were made to accommodate 85. "If those at home who withhold funds from the work could only have the opportunity to see the real progress that has come slowly through years of effort, prayer, hopes and discouragements, the great opportunities ahead, and the distress of mind and heart that comes to those on the field

at being unable to take hold of these opportunities, I feel sure their feelings toward the work would undergo a great change. But seeing is believing, and that is impossible at this distance and there lies the great difficulty."

The Nowgong Girls' School in Assam has had 230 girls of whom 104 are Christians, 58 are Mohammedans and 68 are Hindus. This is a wonderful opportunity for the Christians to leaven the whole lump.

At one Association of Garo churches last fall it was voted to give Rs. 100 to the Woman's Society for use in the Tura Girls' School. This was an indication of a growing appreciation of education for girls. As proof of their growth, without suggestion from the missionaries, they voted to write letters to the other three Garo associations asking each to give Rs. 100 for the same purpose. This is only the beginning of what they will be able to do. The largest Garo village in Assam built a new bamboo house for a Kindergarten in which 80 children were enrolled. The girls of the Tura School from their collections have missionary interests such as the voting of gifts to British and Foreign Bible Societies and to the work of the Garo Mission. With only one woman in one hundred in India literate, a school for girls is of very great importance.

No one can estimate the influence of the Boarding school on pupils who return to their non-Christian homes in the jungle. After losing sight of them for years, they are often found holding fast to the faith developed years before. One writes, "We find them all through the jungle and they are the foundation stones upon which we build our work."

Out from the schools go Bible women and teachers to visit the homes of the pupils and families of the community. Through their efforts local funds are received and there is a closer linking up of the school with the sympathies and needs of the community.

HIGH SCHOOLS

Up to high school age all the children are often taught together but our real high school work is only for girls. Of these we have several in Burma, one in South India, one just being established in Bengal-Orissa, one in East China, one in South China and three in Japan, besides a number of schools that offer one or two years

of high school work. These are rather large schools as a few, well equipped, can be maintained at less expense and with better results. Here again the dormitory life is our particular stronghold as shown by the report of one of the high schools in Japan that has graduated every girl but five in 25 years as a Christian. Even though those five did not openly declare their belief, it is thought that some were secret believers. From such groups as these are coming the trained Christian women leaders of Japan.

The Morton Lane Girls' School in Burma has had a most successful year, with the religious activities first in importance.

At Kemendine, Burma, 540 girls have been busy this year, a larger number than ever before. Two Bible women lived here for eight days and in many meetings and private talks, girls were lead to a decision for Christ. Many could not get permission from their Buddhist parents for baptism, but the word dropped now will undoubtedly bear fruit in the years to come. During vacation teachers and girls that live near enough come back to carry on the six Sunday Schools lest the numbers might drop off if they closed for a few Sundays.

At Mandalay Girls' School, Burma, teachers and girls alike have been active in the religious work. Several have been baptized and others are awaiting baptism. The number would be larger if some of the girls could get permission from their parents. The Christian girls meet with the teachers once a week for a prayer service of their own and on Sunday evenings there are three Chris-

The cornerstone of the new Jubilee Building was laid on tian Endeavor meetings led by the girls themselves.
August 21 with a perfect day for the exercises. The building has been named "Atlandis Hall," the Jubilee gift of the Atlantic District women. It will contain an Assembly Hall, with gallery and dormitory above it, and two wings, each of which contains three classrooms, with dormitory above and a covered walk, connecting with the residence and the old building.

The English Girls' High School at Moulmein, Burma, has always been noted for being "beautiful for situation." There is great need for making it possible for Eurasion girls to have an education under Christian auspices in British India. The Christian influence is just as strong here as in the other schools and

the girls form the church choir and teach in the Sunday Schools in the community. The missionary spirit is everywhere. Older girls teach the little ones and collections are taken for missionary work among other peoples. They have also helped in the Baby week in January, realizing that a vision of Christian home life will make Burma a happier home.

At the Nellore High School, South India, 57% are paying all of their own expenses. This is a great change from days in the past when children had to be paid to go to school. Here the Girl Guides, corresponding to our Scouts, are an effective influence in the school for right living and service. Sixteen of the girls went to the Y.W.C.A. Student Camp from which they came back with an inspiration such as some of our girls in America receive from summer conferences.

The Kwong Yit Girls' School at Kaying, South China, graduated its first class in June. Of this five are now in Shanghai College, one teaching in the school, two taking nurses' training and another a course in special hand work, planning to come back to the Kaying School in another year. Again the busy missionary teacher finds time for the extra thing in making a weekly visit to the women in the County jail. Six to ten women in jail learn to read a little book of Christian truth and have actually been grateful that they have been sent to jail in order that they might learn the good tidings of Jesus Christ.

The Hinomoto Girls' School, Himeji, Japan, is concerned about the children of the locality and even the younger ones take part in the voluntary service in this school. Three Bible women help in the work, and rain or shine, every Sunday afternoon groups of four or five go out to teach in these little schools. Mission schools must always be reputed for their quality and in Japan government requirements must be recognized if we want to enroll the finest type of students.

At Sendai Girls' School, Japan, last winter, after three days of evangelistic services held under the direction of the Y.W.C.A., 103 girls handed in their names desiring to take their stand for Christ. Sunday is always a busy day with Sunday School in the morning for the girls in the school and the children of the neighborhood, followed by numerous other services throughout the

day. There is a loyalty among the graduates of the school as shown by a bazaar at which over a thousand yen was made for the use of the school. They have already begun to put up a very fine stone wall around the school. This means money saved by the mission and additional heart interest among the Japanese.

The Mary L. Colby Girls' School, Yokohama, Japan, made many homes happy on Christmas, as they spent their Christmas morning visiting the poor of the community and carrying to them bits of joy in the way of food. After a busy morning, seventeen sat around low tables on mats and told their experiences as they visited these homes and found real joy in service. Five hundred and seventy-five children are in the various Sunday School groups, under the supervision of one of our missionaries, who is a busy teacher in the school.

The Sgaw Karen High School in Bassein, Burma, has very definitely felt a result of the summer assembly at Maymyo. When one of the teachers returned she was enthusiastic not only for the Primary Department of the Sunday School, but for a Junior Department as well. Immediately one was organized and as a result there were twelve junior classes. Here, too, the teaching of agriculture has resulted in a school garden which has produced fresh vegetables for the tables of the school. Other pupils have dug a well so that water will be near at hand. Auxiliary to the work of the missionary in this school is a Loyal Temperance Legion and a W.C.T.U. Imagine an organization in which these Karen women are "most concerned because all of the members are not present at every meeting."

NORMAL SCHOOLS

Two Normal Schools, one in Nellore, South India, and one in Chengtu, West China, devote their courses to the training of teachers for the lower schools, but in addition to these there are normal departments in a number of our high schools and the colleges also turn out many teachers for high schools.

In the Union Normal School at Chengtu is a girl who ran thither with bound feet several days' journey. She said she had heard of Christianity and how it was helping girls, so she begged to be taken into the school. As a graduate from the Kindergarten Department she is now serving the girls of her country. Not

only among the students themselves but in the practice school is Christianity effective. About five weeks before the school closed the principal visited the practice school and one of the pupils stood up and said that "they wanted to become Christians." The principal said, "Who?" The answer was "Our whole grade." That meant nine. On Easter Sunday a few weeks later all were taken into the church. When asked questions they answered most intelligently saying that they were willing to give up idol worship as idols "never were any good anyway."

COLLEGES

The W.A.B.F.M.S. does not alone maintain a single college for girls but does cooperate in four Union Colleges: the Woman's Christian College, Tokyo, Japan; Ginling College of Nanking, China; Woman's Union Christian College and the Vellore Medical School of Madras, South India. We are also having a part in the development of a medical college for women at Shanghai and have this year voted to have a small part in West China Union University at Chengtu, where there is no place for a woman to receive a college education within a radius of 1,000 miles. Shanghai Baptist College has found it necessary to admit the girls knocking at its doors and the Woman's Society has expressed its recognition of the responsibility to care for these girls as soon as finances will allow, as is also the case with Central Philippine College at Jaro. We have sent two members of the Faculty to Judson College in Burma, but as the number of girl students increases, we shall need to do more. Having emphasized the eduation of girls during the 54 years of our existence, and now having arrived at the place where they are ready for college, we must not fail them. Some way must be found to give adequate support to these colleges even though funds are low.

The enrollment at Judson College this year is 305 and it might have been larger if a larger freshman class had been taken in. Fifty-eight women, including six from the University College, have been housed in our hostels. Fifty-six per cent of the students are Christians. This percent. insures a genuine Christian influence in the student body.

Each of the Union Colleges has had a successful year so far as numbers are concerned and many girls have found Jesus

Christ because of the devoted Christian faculties, but the great problem is the securing of maintainance for our Baptist share of these institutions.

DORMITORIES

Although every Boarding School has dormitories for its pupils, in Japan one very effective part of our work is the maintenance of Christian home life for business girls and students in the dormitory at Tokyo. Thirty-four girls make it a busy place. In March, three girls followed Christ in baptism and three others are almost ready. Several new girls were admitted who had heard almost nothing about Christ but it was not long until they were listening carefully. On Sunday afternoon voluntary English and Japanese Bible classes are well attended. Christian Endeavor, Sunday evening meetings, and monthly socials are well conducted by the girls. A gift of $25,000 has made possible the enlargement of this dormitory. It was an unexpected blessing as for eight years there had been no signs of even a possibility of enlargement.

In the Philippines the Government Schools are so fine that we do not need to maintain schools as in other fields, but here we have found our best Christian service can be given through hostels or dormitories for the high school girls. We have carried on two for a number of years but this last year a new one for students in Manila has been made possible through the gift of a friend.

In dormitory work every day brings new problems and new satisfactions as things adjust themselves. The testimony of one missionary in charge of 33 girls at Bacolod, Philippine Islands, is that it is a happy, happy life and she is grateful that her lines have fallen in such a pleasant place. Twenty-five girls out of this group are not Christians and few have the courage to step out and acknowledge allegiance to the Saviour, but several have told Christian girls that they want to be baptized and show their love and obedience.

BIBLE SCHOOLS

In addition to our schools giving regular courses in Bible study there has been a strong emphasis in the various missions on giving intensive study of the Bible with methods of personal work to those women and girls who could give full time to Christian

work. The following resumé of our Bible schools will show how effective this work has been.

The Burman Woman's Bible School at Insein has had the largest enrollment ever. These 29 girls represent seven races. Not only have the manners and whole appearance of these girls changed during their life in the school but even the expression of their faces is different. The report of work during the October vacation was leading evening prayer services, teaching children Bible stories and Gospel songs, distributing literature and witnessing to heathen relatives and callers. During the school year the students do all the work, keeping the school room and dormitory clean besides the regular daily study. For many years this school has been supported by gifts from the Burmans, the alumnae being very helpful.

The Karen Woman's Bible School in Rangoon, Burma, has had a thrilling event this year in moving into the new Girls' Dormitory. Forty-eight girls are actually housed in a comfortable and decent building. Seventeen women were graduated this year, ranging in age from 18 to 30, with various degrees of ability and experience. Several of the class are already spoken for and three will probably go to the Shan States to be "foreign" missionaries, as they will be working among other peoples. The curriculum contains much Bible teaching but there is also a place for sewing, music, story-telling and hygiene. The girls also have abundant opportunity to learn some manual work for they do all the cooking, cleaning, gardening for the school and their own washing and ironing.

Every year the girls of the Nellore Bible Training School, South India, have a touring trip in order that practical experience may be gained in personal work. This year they have camped in two centers from which they reached out into surrounding villages for a radius of 10 miles. The camps consisted of 7 Bible women, 13 students, 3 servants and 2 missionaries. Around the first camp no intensive Gospel work had been done for seven years and the people were really hungry. They came in such crowds to the tents that there was scarcely an opportunity for rest. From 5:30 A.M. until late at night all were busy. They separated into groups and were sent out to surrounding villages, many taking

food and staying all day, walking many miles both ways with never a word of complaint. Other years two girls have stayed at the tents to do the cooking and answer the questions of those that might come. This year, however, two girls were assigned there for the express purpose of handling the crowds that came in a continuous stream all day. Delegates from distant villages came crowding up. Two or three meetings were held daily with numerous private talks and small group meetings. How much like the ministry of our Lord when throngs pressed Him so that there was no time for rest! In the evening before the evening meal was finished a crowd of from 20 to 30 would be sitting quietly outside the tent waiting for a meeting. Some had walked five and six miles. The singing brought great flocks of people who seemed willing to stay until midnight. Some of the caste people were especially friendly. In three weeks about 100 different villages were visited and over 200 meetings were held besides numberless personal interviews.

The girls in the Osaka Bible School, Japan, in the words of the missionary "have had spiritual blessings that make us feel it is more than worthwhile to give ourselves to the task of leading them onward." Lives have been transformed and workers have been sent out to minister to their own people.

Twenty-two girls have been in the Bible and Kindergarten Department at Iloilo, Philippine Islands. The students have carried on four Kindergartens daily and five outside Sunday Schools in which there are about 400 children. One afternoon is spent weekly in house to house visiting. All of the students take part in the work of the four houses, keeping them clean, doing their own washing and ironing and carrying a stiff curriculum of study besides. They are, however, enthusiastic about their work.

The Gale Memorial Bible School has been moved to the new plant at Jorhat, Assam, and is looking forward to a year of greater service next year. The oldest Bible School at Swatow, South China, has finished a splendid year but has a hard year ahead with a depleted staff to carry on this most important training of Christian workers.

SCHOOLS OF MOTHERCRAFT

Having provided training for children and girls of all ages, our chain has also a most important link of schools for wives and mothers. Here, those women in China who have not had an earlier opportunity may go with their children for courses of one to three years in the art and theory of Christian home making. The School of Mothercraft at Huchow, East China, has this year had only a half year of study because of the war, but during the first semester the teachers made a survey of the district surrounding the school so that the women may work more intelligently in the community. The School for Christian Homemakers at Ningpo has had a successful year and it is a real regret that several other schools for mothers have had no appropriation from the depleted budget but have held as many classes as special gifts have made possible.

In addition to the other Mothercraft Schools there has been begun a Motherhood School at Ungkung, South China. With no help from America there have been seventeen pupils busily engaged at the occupation of making old fashioned quilts of colonial and later designs.

INDUSTRIAL WORK

Part of our responsibility is to help Christians to live an exemplary life, but in lands where economic conditions are anything but right, it is not an easy thing to prove that one should earn money honestly when there seems to be no right way to earn a living. Missionaries have therefore helped students and women in handicrafts of a number of kinds, but especially embroidery and lace-making. The outstanding example of this is the Industrial Mission at Shaohsing, East China, which provides work for 200 women and girls and is self-supporting except for the missionary's salary. Bible women minister to the homes of the workers and plans include Christian services of worship for all connected with the work.

HOSPITALS

Nine hospitals in Assam, Indian, Burma, South China, West China and Poland give the sick women and children of these lands the opportunity for Christian care. As the Master Himself went about doing good, so our Medical staffs minister with Christian

gentleness and love to those who have never heard and many times it is the missionary doctor or nurse herself who tells the story for the first time though the native nurses are enthusiastic evangelists as they bind up the wounds and pour oil on troubled hearts. There are many dispensaries and, of course, in connection with every hospital is a dispensary so that to those who come by the hundreds with minor ailments, medicine with a message either printed or personal is given with a prayer that the sick body and soul may be healed. There are also Nurses' Training Schools cared for by the regular medical staff and thus the missionary's efforts are multiplied many fold.

One of our doctors at the Ellen Mitchell Memorial Hospital at Moulmein marvels at the ability of our Burmese nurses. Their skill is constantly displayed and it is generally agreed that one of our Christian tasks is the training of these girls. There are two religious services in the hospital each week and there is always a service at our weekly clinic at an out-station.

At Nalgonda, South India, there has been no doctor this last year and the nurse has had a serious time finding it necessary to perform many operations and most of them major ones. At Ramaputnam Dispensary, also, the village people are gradually losing their fear of the word "hospital." One man who was "personally conducted" to the hospital ran away as soon as he got there, but he was finally prevailed upon to return and he was later heard persuading a friend to go to the dispensary and the "nurse who was so good to him and loved him so much."

In addition to maintaining some hospitals the Women's Society supplies nurses for all the Baptist hospital work, so we share in all medical work on all the fields.

The nurses of the hospital at Ongole have tried to do three things in addition to the making of Christians. They attempted to awaken the people to the advantages of good nursing care, the education in general hygiene and public health, and the education in the prevention of diseases so prevalent in India. There is a remarkable change in the attitude toward surgical treatment. Fear and superstition are being eradicated and, while bodies are healed, hearts are led toward Christ. The busy nurse finds time to sit by the sick bed and tell the story that will make the

last hours happy. One night a patient said to the nurse that was caring for her: "I want to tell Missiamma that I thank her very much for all her help and I know God heard her prayer the other day for me, for I am happy. In the morning I may be asleep and perhaps I will not see her to tell her, so now please you tell her for me and then I can go to sleep again." God did call her in the night but the message made a missionary's heart glad.

The hospital staff at Nellore, South India, has had much sickness during the year. The missionary physician in charge was taken to the very gates of death with malignant malaria. As stated by the Government Hindu doctor, her life was spared only by a miracle of the Christian God. The two Indian doctors, Dr. Nandama and Dr. Kanthama carried on the work effciently and during this time of stress and strain there was evidence of the way the hospital has won its place in the hearts of the people. During the year patients of all creeds and castes have come and gone but all have heard the Gospel story while there. It is a great joy to know that twenty of the women baptized on this field this year heard the Gospel for the first time in the hospital. There is a great willingness and even an eagerness on the part of the patients to learn the Gospel. Even in the dispensary no matter how busy the morning is, there is always time taken for prayers and the personal word of the Bible women who follow up the cases in the towns or villages.

The Nurses' Training School at Nellore has had eighteen nurses in training, seven passed the medical examinations with distinction, and four with credit.

At Huchow, East China, the community appreciates the hospital and recently the chief of the merchants of the city was heard to say, "This hospital is *ours* and we Chinese must help to pay for it."

At Kinhwa, East China, the hospital was in the war zone and the soldiers came to the nurses for treatment. Excitement ran high. The local Red Cross Committee asked our missionary nurse to open up a place for refugee women and children. This was out of the line of missionary service, technically, but was a means of introducing Christian love and kindness to those who had little knowledge of what it meant. A house has been remodeled and used for a woman's hospital, setting free the present Woman's Hospital Building for a Men Nurses' Dormitory while the present dormitory

is to be used for men patients. This is an instance of the way our missionary staff devises ways and means of meeting a need.

On occasions the doctors accompany the evangelists on their tours and in South China a new physician who has not yet acquired her language found plenty of opportunity to minister to a constant stream of "the lame, the halt, and the blind" which came by the dozens. While they waited to see the doctor the Bible women were busy telling them of the great Physician because of whom this human doctor had come among them. Most of the medical work at Swatow, South China, has been by means of a rowboat, though some special gifts have made a motor boat available recently for the use of those living at Kakchieh. Because of this situation, patients are taken to the hospital not by means of an ambulance but by boat. Having been there for a time they go away with some idea of what the mission hospital stands for. The patient does not understand all about Christianity and knows nothing of theological dogma, but has a concise idea of the Gospel message of a God of Love and Christ the Saviour. In the woman's public ward, there is an evening service of songs, scripture reading and prayers. Here, too, patients repeat scripture learned during their stay in the hospital. On one occasion the group learned the Ten Commandments and agreed that this was a good code to live by. This formed a good introduction to the great commandments taught by Christ and the story of Christ the Saviour. The hospital takes part in a Decision Day for the compound that is held about once in three months when those who have found Christ have opportunity to make public confessions of their new faith. All the mission activities are interrelated, the hospital caring for the health of the students, the students of the Bible Training School helping to instruct the hospital patients, all being interested in the progress of other departments.

The woman's medical work at Suifu, West China, is now eight years old. When this work began there was utter darkness so far as medical help was concerned among most of the people in West China. There was great fear of the American doctor but now light has begun to penetrate the darkness though it is almost impossible for the Chinese to understand our altruism. They can hardly believe that the kindness of the doctor and the nurse has

not some ulterior motive. This particular hospital force has been responsible for the coming into the world this year of 175 babies, 56 of whom were born in the hospital. The evangelistic work of the hospital is gratifying to the staff as they watch the patients listening with eagerness to the Gospel message.

DIRECT EVANGELISM

Although it is very necessary to be systematic and efficient in training Christian leaders of the women of the Orient in various types of schools, there are also those missionaries who go out among the people in direct evangelistic work. Their service is as varied as the kinds of people they meet, but a few illustrations will explain.

One evangelistic missionary of Japan has for her primary task the work among the women and children in the Inland Sea. The field for this particular work is made up of 300 islands and 2,000 villages.

Out from Pototan in the Philippine Islands goes a missionary, often on foot, but recently in a Ford as she visits several Kindergartens in the vicinity and holds services among the churches where there are too few pastors. Her particular work is among the women who have for their diversion card playing, gambling and drinking.

An evangelist in East China has a very wonderful Woman's Circle in her station for inspiration and encouragement. The purpose of this circle is to make friends with the women of the city and by a weekly devotional meeting to give them some idea of the Gospel. Although this evangelist is not an educational specialist, she was called upon to sponsor a school for women. The Woman's Circle organized classes in Chinese reading, arithmetic and Bible, with a little handwork, singing, hygiene, and lectures on the care of babies. It is impossible to separate evangelistic and educational work.

Evangelistic touring in Burma means going to the jungle about November 1st. After Christmas it begins to get hot, though it is sometimes possible to keep touring until nearly April. Sometimes travel is by Ford; sometimes by launch. Entrance into a wholly

heathen village brings our missionaries into an atmosphere that is stifling. Selfishness, pride, greed, love of show are everywhere. What a contrast to a Christian village! The victrola is always a curiosity and is a good church bell for gathering the crowds. The Burmese people have no religious songs and so the singing of the Christian hymns is listened to very attentively. When Christ enters into the life of any individual there is a desire to sing and there is no difference in Burma.

In Assam, the Widows' Home and Orphanage at Gauhati is growing, supervised by an evangelistic missionary. The children of the Orphanage are cared for by the widows and it makes a very happy combination. The women have been taught weaving and really enjoy using the four looms. Dish towels and single bed sheets are the results of their efforts. Sundays the widows visit the hospitals and the nearby villages to tell the message that has gladdened their lives. Thus is evangelistic work carried on. A regular course of study in Bible is given in order that they may be efficient workers. The life of a widow or orphan in India, if not among Christian people, means servitude or slavery. Our Christian institution, therefore, sets an example for the care of these unfortunate ones.

An evangelistic worker in Africa has under her care a school for 37 girls. The enrollment is made up of girls from Christian homes, some orphans and even three young girls who had polygamous husbands with whom they refused to live. Aside from the regular subjects in school, the girls are taught some basketry, sewing, mending, cutting and making of clothes with a little fancy work, pottery and mat making. On this compound as on all others, the day is begun and ended by a period of worship, here conducted by the girls themselves. On Sunday afternoons they go to the village or to the sick folk and sing hymns. Thus is one life multiplied by the assistance of these Christian girls eager to share their joy of living.

Mention ought to be made of a number of other types of service such as the work at the Tokyo Tabernacle and provision for a Rest House, but a report can only introduce you to the things

that have been done. Even this information, however, ought to inspire every Baptist to follow his or her investment of service and money with earnest prayer for the coming of His Kingdom upon earth. These pages do not bring the news of great growth because our income has not been so great as our opportunity. May we determine with God's help to be faithful to our trust and make it possible to strengthen the links in our chain that the Master of Men may be made known among all peoples.

Mabelle Rae McVeigh.

THE HOME BASE

A SUMMARY of the achievements of the representatives of this Society on the foreign field appears elsewhere. In these accounts lies the real test of our work, and it is a cause for gratitude that the faithful service of these workers has produced such splendid results. Only the measure of our efforts and gifts here at home prescribes the limit for results on the field.

Women's work for women and children in foreign lands grew out of the vision and vitality of the Christian women of America in the past generation. We of today inherit these fields which our mothers cleared and planted. Are we satisfied with our stewardship of the inheritance?

It is not enough merely to reap what others have sowed; the borders of the field must be enlarged, and the ploughed ground more intensely cultivated. To stand still in awe-struck admiration of the past is to stagnate.

One of the great sights in the city of Genoa, Italy, is a glass case, very carefully guarded, in one of the old palaces. In it there rests upon a velvet cushion the violin of the great master, Paganini, who bequeathed it to his native city, on condition that it should never be played upon again. There it rests, an object of deep veneration. Recently it was examined by experts who discovered that it is made of that kind of sensitive wood which remains alive only by being handled, and that in its retirement it is being attacked by infinitesimal insects, with the certainty that in a few years the wonderful instrument will become but a heap of dust.

The instrument for bringing the melody of the Gospel to the ends of the earth is ours to *use*—we dare not enshrine it.

Recent years have, perhaps, witnessed too much discussion of the organization of our denominational machinery. We must emphasize the breathing, pulsing spirit of life without which all the methods in the world will fail.

Our Administrative Department aims to keep plans for working and information regarding our workers before the hosts of the women of our churches, and through the remarkable service of Mrs. Bishop and her loyal helpers a continuous stream of

correspondence with the ten Districts has cemented the close tie of cooperation.

During the coming year let us specialize in securing and paying one-twelfth of the year's allotment each month, thereby saving large expenditures for interest. Take if you will, as a slogan for the year, "Save Interest!"

Let us rally enthusiastically to our Master's command, "Go, Tell," believing that

"Our interest in missions is a mark of our Christian character.

"Our knowledge of missions is the measure of our Christian attainments.

"Our participation in missions is the measure of our Christian efficiency."

CARRIE H. SMITH,
Administrative Vice-President.

REPORT OF ADMINISTRATIVE DEPARTMENT

IN the house of service there are many wonderful mansions, and the open doors on every side reveal treasures, new and old, waiting to be appropriated, dedicated and used. The work of the past year has been glorified by the volunteer service of thousands of women who have entered the house of service and have brought into realization the ideals of a personal ministry.

"The history of our achievements," wrote Mrs. Goodman in her first president's message, "is not all written on the foreign field. The tale would soon be told had it not been for the women of vision and deeds in the local churches. The color sergeants of the Associations, for the Captains of the States, for the Lieutenants of the Districts and for the National Generals.

"History is still in the making and *we are making it,*" concluded Mrs. Goodman.

The national makers of history have been indefatigable in their efforts to reach the goals set for us by our Convention. Mrs. Goodman has attended State Conventions, Conferences, Luncheons, Leadership Group Meetings, District Annual Meetings,

Local Anniversaries, etc. Between times she has made valuable contributions to literature and publication.

Other officers and board members have filled many speaking appointments, and attended conferences of many types.

During the absence of Dr. and Mrs. Laws in the Orient their delightful apartment was occupied by Mrs. Goodman and two of the officers as a real missionary headquarters. This home was the rallying place for missionaries, officers and board members. It proved elastic as to capacity, and incoming and outgoing missionaries always found the latch key ready for them.

MEETINGS—

Because of the necessity for living within 90% of our budget, the Executive and Finance Committees have met only when there was urgent business to transact. There were meetings in June, September, November, January, March and May. The January meeting was held in connection with the Foreign Missions Convention in Washington and it was a great pleasure to welcome to the sessions of the Committees, board members, officers of Districts and interested friends.

In the interim between regular meetings, the Budget Committee has held conferences in addition to meetings for budget building. The president and representatives of the three departments met with the General Foreign Society in session at Northfield in November where many cooperative plans and policies were considered.

A joint Officers Council for the two societies has functioned during the Winter, and has proved a clearing house for problems incident to our foreign cooperative work.

Our Society has been represented by your Administrative Secretary in the Council of the Board of Missionary Cooperation, the Committee on Publications and on the Field Activities Committee. Many important issues have been faced by these Committees affecting both present and future policies, and their recommendations have been presented to the Administrative Committee.

Much time has been given to the joint work of our Committee of Conference and the fellowship between the Organization Secretary of the Woman's Home Society and the Administrative

Secretary of the Woman's Foreign Society has been very delightful.

The year has been one of unprecedented activity along all lines of promotion of interest. The department has sought earnestly to respond to every call to service. It loaned members of its staff to the National Committee of Laywomen during the progress of the individual effort to secure one hundred per cent of our operating budget.

The *Administrative Department* stands for the coordinated service of the Woman's Foreign Society at the Home Base, and for purposes of efficiency the various types of work classified as administrative, have been re-studied and subdivided under the following heads: (a) Division of Visualization; (b) Literature, Publicity and Advertising; (c) Promotion of Program and Interest. This latter division is further subdivided into two parts. Part One deals with promotion of interest as affecting our woman's foreign work. Part Two covers the union work of the two women's national societies in cooperation with the Board of Missionary Cooperation and the Department of Missionary Education.

The varied aspects of Administrative work seemed to fall naturally into these three principal divisions when studied in the light of the relationships sustained with other departments.

I. DIVISION OF VISUALIZATION OF WORK

There is a new content to the word "Visualization" as applied to this sub-division of Home Base Administration, and the name has been chosen as being more comprehensive, more nearly descriptive of the phase of the work, which is really a development of the Project budgets so long in favor with the Woman's Foreign Mission Society.

As defined by our Board, Visualization helps churches, groups of churches, individuals, State or District organizations to concrete their interest in terms of work to be done. It presents an objective made visible, and enables one to see not merely dollars and cents needed to carry on a whole program, but gives a near view of what it would mean to cut the nerve of a living organism if we failed to do our own individual part.

This division also keeps Mission Stations in touch with the Home Base sources of supply through field letters and news items.

Through this phase of work donors are kept informed of any matters affecting their missionaries on the field, and of plans for furloughs; notifies them of illness, death, marriage, transfers or resignations.

In order that the field of vision shall be enlarged beyond the person, pencil sketches of stations and fields are being prepared to supplement the "Work in the Orient." Like all projects of this nature its development is a matter of time; but it is the conviction of our Committee that it is possible to increase missionary giving through a living interest susceptible of universal appeal.

In an exhaustive report which is now being reviewed by denominational bodies there occurs this sentence, "There is a widespread demand for the simple statement of work in terms of projects which are grouped together in programs." Prior to this report one State, one Association, and several churches adopted the plan of "project budgets" without so naming them. Requests were made to Societies and Boards to furnish definite concrete items of work within the Operating Budgets of the organizations. We heartily and promptly responded to the appeal, and gave items in our work appropriations which would come within the Society's share of distributable money. Great care has been taken not to distribute any piece of work of which the maintenance cost would exceed the proportionate share of our Society's "participation in distributable receipts." A letter from one of our cooperative State Secretaries bears testimony to the value of such a plan for enlarging missionary giving through resultant increased knowledge.

If you will glance at the accompanying Visualization graph you will readily see that if 100% is not received in the Operating Budget it means that some vital piece of work must suffer. If, for example, for the current year we receive only 68.70% of our Operating Budget which was approved by the Northern Baptist Convention, a calamity befalls us. This means that the sick and suffering ones in hospitals do not have adequate care; it means that many must be turned away, perhaps a ward or hospital may have to close its doors. It is certain that no new doctor or nurse can go out. It means that all expenses must be decreased, that leaky roofs cannot be repaired, that village and jungle dispensaries cannot be maintained, and it means that thousands are affected by our failure to measure up to our responsibility.

Read the Foreign Secretary's report for a word picture of a field cut. The responsibility for this disaster is at the Home Base. This is the startling fact which we must face. In the face of unprecedented sacrifice of time and strength on the part of officers, secretaries and missionaries of all organizations, we have to write the word "Inadequate" on the pages of the past year's record, and we realize that this means we have "not been equal to the purpose." Our aims and purposes were high, and we began the year with a realization of the "essential and dynamic elements" of our denominational program. Somewhere, somehow, we seem to have lost our way. But there are no boundaries to the great commonwealth of service, and as the "only proportionate view is the long view" in the coming year this department will seek to work with the past in mind, and face an unprecedented situation with the belief that the call to service now is the imperative call. "Except there be a vision the people perish" is as true today as in the days of old. In the heart of your Secretary there is the conviction that if the plan of the project budget were followed to its conclusion, it would lead us into a larger outlook and become the source of varied and increasing interest, appreciably increasing receipts.

There are a few practical applications which need to be considered:

First: This division of Visualization in cooperation with the Board of Missionary Cooperation, urges the necessity for continual, persistent effort to secure the one-twelfth payment on pledges. The slogan of Northwestern District, *"Save Interest,"* may well be adopted everywhere. One hundred thousand dollars is an appalling sum for a denomination to pay in interest in any given year. In our far look it will be wise to simplify our processes concerning our particular task, and to this end the Districts, through their Foreign Vice-Presidents, will continue to develop interest in the work of their own missionaries. Salaries of missionaries and shares in their work may be taken. Lists of projects and their cost may always be secured from the Administrative Secretary at Headquarters.

The three types of work—evangelistic, educational and medical—are capable of many sub-divisions. They include maintenance of schools of all types (See "Our Work in the Orient"), hospitals

and dispensaries; jungle work, Bible women, native teachers, nurses, etc. These items are all within the field appropriations and applicable to distributable receipts. Shares of work are from $10.00 up to the cost of maintaining an entire piece of work. Facts and illustrated material, news letters, etc., regarding all projects will be furnished by the Administrative Secretary upon request.

Because of changing conditions on the field and reduced budgets, it has been decided that it is wiser not to encourage the designation of any one Bible woman by name, or a native worker, or scholar, but to make the appropriation for the station or field in which special interest centers. The missionaries are glad to keep us in touch with their workers, and hundreds of news letters are available at Headquarters. Attention is called to a list of objects which have no credit on quotas:

a. Overseas White Cross
b. Refits for Missionaries
c. Personal gifts to Missionaries
d. Building Funds
e. Items outside the Operating Budgets.

The Division of Visualization of Work does not deal with any designations under D and E, nor with gifts known as "Specifics" as they are outside the Operating Budget.

Several important actions have been taken during the year regarding transfers of missionaries from one District to another, and some working principles have been adopted. One recommendation is to the effect that any District which secures the entire salary of a missionary either from a church or group of churches, or individual, shall be entitled to claim that missionary as its own and to have the name listed in the National Society Reports. The second deals with transfers and it has been decided that transfers of missionaries, on account of salary payments, shall be made at the annual meeting after Conference with Districts involved.

At the May Meeting of the Executive and Finance Committee four transfers were proposed by Districts, and in order to have the decisions known at their Annual Meetings action was taken

subject to the confirmation of the Board in annual session at Seattle. These transfers are Anna Long, Grace Seagrave, Esther Closson, Dr. Lena Benjamin. Central District now claims Miss Anna Long because the church of which she is a member wishes to assume her salary. South Pacific graciously released her, but asked in turn that East Central give them Dr. Grace Seagrave. East Central then requested that Dr. Esther Closson belong to them because of church membership although her salary is paid by a friend of the work. Dr. Lena Benjamin is to belong to two Districts, Atlantic and South Pacific, as an interested church in Southern California has assumed her individual support. The Nellore Hospital, of which Dr. Benjamin is head, has been adopted by New England District.

Following the plan of sending report or news letters, this department has sent out 811 report letters to donors and has written 320 individual letters in response to inquiries, since the organization of the department November first, nineteen twenty-four.

BUDGET CONCRETED IN TERMS OF WORK TO BE DONE

AFRICA		**$ 2,852.00**
Educational and Evangelistic	$2,950.00	
Medical	25.00	
Property	250.00	
	3,225.00	
Special Grant in Field	373.00	
	$2,852.00	
ASSAM		**$16,293.50**
Educational and Evangelistic	$14,097.01	
Medical and Evangelistic	449.00	
Property	1,678.99	
Reserve	68.50	
	$16,293.50	
BENGAL-ORISSA		**$ 3,742.50**
Educational and Evangelistic	$3,642.33	
Special	100.00	
Reserve	.17	
	$3,742.50	

BURMA		**$30,326.00**
Educational and Evangelistic	$16,726.33	
Medical and Evangelistic	2,500.00	
Language	240.00	
Property	3,895.34	
Conference Expense	33.00	
Woman's Committee	100.00	
Reserve Fund W	1,400.00	
Special Reserve	5,431.33	
	$30,326.00	
SOUTH INDIA		**$36,483.75**
Educational and Evangelistic	$27,486.07	
Medical and Evangelistic	6,177.01	
Property	1,198.33	
Language Study	333.34	
Scholarships	333.33	
Vellore Scholarships	320.00	
Tuberculosis Sant.	100.00	
Conference Travel and Coms.	133.34	
Reserve Fund	402.33	
	$36,483.75	
EAST CHINA		**$12,016.50**
Educational and Evangelistic	$9,948.50	
Medical and Evangelistic	1,443.50	
Property	125.00	
Woman's Com. Expense	250.00	
Student Loan Fund	200.00	
Reserve Fund	49.50	
	$12,016.50	
SOUTH CHINA		**$ 7,284.75**
Educational and Evangelistic	$4,937.50	
Medical and Evangelistic	1,379.50	
Property	157.00	
Aid to Students	130.00	
Reserve Fund	130.75	
Special Reserve	550.00	
	$7,284.75	
WEST CHINA		**$ 4,758.75**
Educational and Evangelistic	$2,583.00	
Medical and Evangelistic	973.00	
Property	308.50	
Personal Teacher	630.00	
Gateman	48.00	
Reserve	216.25	
	$4,758.75	

JAPAN		**$47,379.75**
Educational and Evangelistic	$44,313.00	
Student Aid Fund	1,000.00	
Taxes and Insurance	1,225.00	
Woman's Com. and Conf. Travel	525.00	
Reserve Fund	1,500.00	
	$48,563.00	
Special Grant in Field	1,183.25	
	$47,379.75	
PHILIPPINES		**$ 6,554.00**
Educational and Evangelistic	$5,791.50	
Medical and Evangelistic	712.50	
Personal Teacher	50.00	
	$6,554.00	

II. DIVISION OF LITERATURE, PUBLICITY AND ADVERTISING

ENGROSSING as are the problems in the division of visualization of work, it is clear to us in the Administrative Department that the factors which enter into the work of the Literature Division are hardly less important. During the past year a new method of approach to the whole question of publications has been introduced. The Committee took a three months preview in an effort to regulate somewhat our own output of literature in relation to the whole denominational program. We have tried to define Literature in its varied aspects, and endeavored to visualize the effects of the printed page in its finished form. There are four tests which we are applying to our manuscripts:

1. What is this special piece of Literature to be used for?
2. Where?
3. By whom?
4. How best adapt it to denominational programs?

The sub-Committee on Publications of the Board of Missionary Co-operation is rendering valuable assistance in coordinating plans. As all Societies and Boards are represented on this Committee, it is hoped to prevent a recurrence of criticisms and charges of over-lapping and over-production of literature.

The Administrative Department wishes to express its appreciation of the helpful, courteous, efficient service of the new Secretary of Literature of the Board of Missionary Cooperation. Mr. H. R. Bowler has already effected economies in administration that will help us meet reduced appropriations more cheerfully.

The Literature and Publicity Committee is rejoicing in the return of its Chairman, Mrs. Curtis Lee Laws, who has made the tour of the

mission fields, in China, India, Japan and Burma. It is hoped that a series of illustrated articles will appear over her signature in Missions in the early autumn.

During the absence of Mrs. Laws, members of the Committee rallied to the support of the Administrative Secretary. In September and November Mrs. Montgomery was acting chairman. Mrs. Adams served as chairman in January and Mrs. Estey in March and April. In addition to her heavy duties as clerk, Mrs. Estey has done much literary work. She wrote the second leaflet of the Eternal Feminine series, giving glimpses of life in the Chinas. She has written also the pencil sketches of countries for the folder which accompanies Mrs. Montgomery's study book, Prayer and Missions.

An intimate study of the fields will serve to clarify our thinking and vivify our interest. "Our Work in the Orient" this year, is not a story *about* the work, it is a story rich and exhaustive *from* our fields. The letters from missionaries reveal great activity, complete devotion, a wonderful grasp of the needs and ingenious methods of approach to problems. The figures given are illuminating and bring the facts of our work before us with peculiar emphasis at this time.

The Book of a Thousand Facts

Such interest had been manifested in the special copy of Missions issued last year under the title of "Into All the World" that it was decided to assemble a thousand vital, living facts from all societies and organizations, and combine them into one volume. Again Missions made its generous offer to become the medium of communication, and publish "A Book of a Thousand Facts" in time for the Convention. Many letters have been read in order to marshal convincing facts and present them in condensed form. While appreciation is expressed of the plan, our Committee regrets that space was so limited that it became necessary for the editors to break up paragraphs into so many brief facts. In some cases the picture is somewhat blurred and in others the missing frame is evident. The very brief facts, however, may be used as an index and the finished story will be found in "Our Work in the Orient."

Carry On

At our September meeting of the Erecutive and Finance Committee a souvenir booklet was distributed to the members which was a surprise to all except the Committee. This booklet contained a message from our President, in which the thought "Carry On" was expressed, and incidentally the book received its title from the inspiration of this thought. Illustrated material from the mission fields as well as a colored map of the states comprising the ten Districts of our organization made this booklet most popular for use in woman's meetings and was the special publication used as our Convention number.

Calendar

It was thought necessary last fall to have a little folder giving the names of our National Officers and Members of the Executive and Finance Committees, dates of Board Meetings, etc. Therefore the Calendar of the Woman's American Baptist Foreign Mission was issued to meet this need.

Answered Prayers in the Orient

So many definite instances of answered prayer as a result of the Day of Prayer were coming in through the missionaries' letters, that it was agreed that these facts should be placed before our constituency. An attractive leaflet entitled "Answered Prayers in the Orient" was published.

Overseas Mail

Two editions of "Overseas Mail," each containing a number of most interesting letters from missionaries in our various fields, were in large demand and both supplies were exhausted within a very short time. These leaflets were particularly valuable in the Quarterly Extension Packets.

Eternal Feminine in China

Due to the repeated calls for new material on China for use with the China study books, the Committee requested Mrs. Estey to write another of the splendid little "Eternal Feminine" series on China to follow the one of last year on Japan. This was written, illustrated, and printed in a very attractive style.

MANUAL FOR OVERSEAS WHITE CROSS

Our White Cross representatives all over the country were desperately in need of some printed material for use in Woman's Circles. Two publications were printed to meet this emergency: "Manual for Overseas White Cross Service" and "What Do Missionaries Need?" (Christmas Box Suggestions.) Many expressions of appreciation for these leaflets have been received.

Several leaflets were printed jointly: "Do You Know These Facts?" (with A. B. F. M. S.); "My Service," "Programs for 1924-25," "Manual for Woman's Societies," reprints of "State Standards and Standard of Excellence" (with W. A. B. H. M. S.).

"Have You Found Your Highway?" is also to be used at summer conferences among students, to take the place of the leaflet of last year entitled, "My Great Adventure, Where?"

Two new leaflets were distributed at our May meeting, which will be introduced at the Convention:

"Under the Banyan Tree at Nyaunglebin, Burma," which was written by Frieda Peter and edited by Mrs. Adams, has been completed and is now off the press.

"The Quest of Japan," a little play written by Minnie Sandberg of Yokohama, Japan.

The following publications are now in the process of preparation and will be distributed at the Convention:

"Answered Prayers"

Instances of answered prayer have been sent in by fifteen missionaries. Sketches of stations have been written by Mrs. Estey. These are to be printed on separate slips and inserted into a packet similar to the packets of pencil sketches of last year.

"By Sea and Cloud"

This is an illustrated leaflet of Mrs. Goodman's trip to the mission fields, which is to be used especially for summer conferences.

Publicity

News items have been furnished to the Board of Missionary Cooperation every week. Items of interest have been sent to State Bulletins, the Watchman-Examiner, The Baptist and secular press, from time to time. A full page in Missions under the heading "Helping Hand" has been edited each month and several items for the column "From the World Fields" have been submitted. Three full page advertisements were prepared in cooperation with the Board of Missionary Cooperation.

III. DIVISION OF PROMOTION OF PROGRAM AND INTEREST—(Part I.)

The Administrative Department has been very fortunate in having Mrs. George Young, of Minneapolis, as National Chairman of Field Activities. It is the function of her Committee to recommend to the Administrative Department work that should be done in field cultivation. When these suggestions concern promotional work they are referred to the Committee of Conference or to the Board of Missionary Cooperation as the case is indicated. Valuable suggestions have been made regarding conferences, the distribution of literature, concreting the Budget, and for Overseas White Cross plans.

Deputation of Missionaries, Officers and Board Members comes under the purview of this division. White Cross, Special rally days, Field events, Summer Conferences, Interdenominational meetings, etc., find a place in our program. Many of these plans are made in conjunction with the Board of Missionary Cooperation. Missionaries are assigned to the Field Activities of the Board as in years past.

Interdenominational Relationships

As a Society we have entered heartily into the plans given us by the Federation of Women's Boards of Foreign Missions. We have cooperated in the formation of a national Civics Committee, and the Administrative Department has assisted in transmitting information as to the progress of Law Enforcement, and has cooperated in the Day of Prayer. There are many interesting contacts through sub-committees of the Federation and the Federal Council of Churches. An intensely interesting study is now in progress on the place and scope of women's organized work in the church and the relation that such work should bear to the general agencies of the churches. The outstanding event of the year was the great Foreign Missions Convention in Washington.

District Contacts

The Administrative Department sustains a delightful relation to the Districts. We are in frequent correspondence with our respective officers, and copies of Minutes are sent to Associate as well as to Active members. It is our earnest endeavor to be always ready to respond to any call for information or help. It has been a source of sorrow to us that again it was necessary to ask the Districts to plan their work on a reduced budget. But the request of the Finance Committee to live within 85% of our approved operating budget had its effect all along the line, and the District Boards have rallied to the call in a spirit of sharing the burden with the National Societies. Full District reports will be found in the Joint Handbook.

OVERSEAS WHITE CROSS SERVICE

SINCE the last annual meeting of the Board in Milwaukee the Overseas White Cross Service has been in a transition stage. The quandaries still are—What is the best and simplest method for the missionary? and What is the most efficient and economical method for the Home Base? Our National White Cross Chairman, Mrs. F. L. Anderson, has brought her wisdom and executive thought to the problem and the testimony of the missionaries is that the weak spots are being strengthened and the rough places being made smoother. The District White Cross Directors have been of invaluable assistance in helping by their practical knowledge to adjust the delicate intricacies and to adapt policies to their own particular needs. Several conferences were held in Milwaukee and a sub-Committee was appointed to consider the redistribution of hospitals, so that the original plan of caring for one's own missionaries might be restored.

A conference was held in New York with the Directors of Districts which had expressed a desire to have a central Shipping Bureau established. In accordance with the action taken by the Executive and Finance Committees, the new Bureau was put into effect November 1, 1924. The General Foreign Society has cooperated heartily in the plan and gives space in their shipping room for packing. Their department packs and ships,

while our Overseas Clerk lists the contents, makes out receipts, fills out invoices, classifies and designates supplies in accordance with wishes of donors. The relationship between the two Boards in this Overseas work is a very happy partnership. Through this plan the hospitals of the General Society share and share alike with those of the Woman's Society.

During the past year missionary wives also have been asked to send in requisition blanks as do the single women missionaries. The determining factor in the distribution of a quota for a missionary wife is her church membership in this country.

It is hoped to make the Shipping Bureau self-supporting, as the donors are responding whole-heartedly to the call for 15c a pound to pay postal rates, freight and duty charges. The statistical report shows an immense amount of work accomplished in that department by our efficient helpers with the aid of Mr. Stafford of the General Society, who has been generous in the extreme, giving space for shipments and time for sympathetic counsel.

The *Missionary Chest* is meeting with great favor in some Districts. The idea began with some one starting a Hope Chest for new missionaries. The name was not exactly pleasing to our Board as so many engagements were being announced it was thought wise not to give any encouragement to any one to leave the ranks, and so the name was changed to Missionary Chest, and into the chest will go articles of hand work that are suitable for an outgoing missionary. There are certain things that are susceptible of universal adaptation and can be used in any climate. Northwestern District is opening a Gift Shop, which gives great promise.

In the autumn a White Cross Manual was issued and a booklet "What Do Missionaries Need?" We cooperated with the Church Women's Committee in relief work for German children, and through the efforts of our White Cross Directors supplies were sent overseas in the "Ship of Friendship," which sailed in time to arrive for Christmas.

The World Wide Guilds have participated in the White Cross Service and at the suggestion of Miss Alma Noble regular quotas have been given when requested to the Guild Directors by our District White Cross Directors.

Annual reports from the Directors are so full of interest that we wish it were possible to print them in full, but space permits of using only excerpts.

If any undesignated packages are on hand and the sender has failed to answer our correspondence in time for shipment to a given field, we use these supplies for an Emergency Shelf and hold for sudden calls from hospitals. From this shelf we select for stations and missionaries who seldom, or never have received packages through our department. In this way supplies are more evenly distributed and all missionaries as far as possible are provided with White Cross packages most needed in their particular work or station.

IV. PROMOTION OF INTEREST—(Part II.)

THE Committee of Conference is the link that binds together the work of the two Women's Societies as related to promotion of the whole denominational program. This Committee seeks the solution of the various problems in action, and works cooperatively with the Board of Missionary Cooperation in the execution of plans which have been approved by each Board. The Administrative Vice-President and Secretary represent this department on the committee, in addition to three members appointed by the Executive Committee. The Conference Committee, through the efforts of the two National Secretaries, has on file the names and addresses of either the president or key woman of local women's organizations in 5,500 of the nearly 8,000 churches. The Committee was asked to use the organized agencies of our women's societies to conduct a survey of certain churches in each state in order to ascertain what churches had adopted the Every Member Plan.

Our Officers and Board Members gave effective and significant service in the last great endeavor to close the year without debt. The Organization Secretary of the W. A. B. H. M. S. and the Administrative Secretary of the W. A. B. F. M. S. have given a large proportion of their time to promoting the plans made by the Committee of Conference and have been in close touch with our constituency through the District Administrative Vice-Presidents. A word of appreciation should be given these officers who have made such marked contribution to the work of the denomination and who always have proven responsive, always efficient, and helpful. The work of the entire year bears their imprint and any evaluation of the plan of cooperation should include these women and their devoted service.

As the full reports of all Union work will appear in the Joint Hand Book this section of our own report is but a brief summary of activities which are known as Union promotion work.

A new Joint Committee on Civics has been appointed by the Committee of Conference. Our representative for the Committee is Mrs. C. D. Eulette, and our Society has appointed Mrs. W. S. Abernethy and Mrs. Charles Gauger to represent the Society on this Committee.

Even though the work of the department has been written in sections and under separate headings, the Administrative Department is a unit, the Administrative Vice-President and Secretary being members of all sub-divisions. Rare indeed has been the fellowship during the past year as the members of the department have set successive aims for the work as related to the Home Base. The major aim has been to recognize the basic facts of the need then, as one part of our great society, to bend every energy to meet the need. But there still are open doors in the house of service which have not been entered.

MARY L. BISHOP.
Administrative Secretary.

TREASURER'S REPORT
FOR THE YEAR ENDED APRIL 30, 1925
SUMMARY OF REVENUE ACCOUNT

INCOME

OPERATING BUDGET:		
SOURCES OUTSIDE DONATIONS:		
Income from Investments of Permanent and Temporary Funds	$6,670.40	
Income from Investments of Endowment Fund for Home for Children of Missionaries	1,807.63	
Legacies	13,367.60	
Miscellaneous sources	1,047.88	
		$22,893.51
REGULAR DONATIONS:		
Gifts applying on Pro Rata Share:		
From Board of Missionary Cooperation	$267,794.10	
Direct receipts	27,070.47	
Gifts in addition to Pro Rata Share:		
From Board of Missionary Cooperation	24,969.81	
Direct receipts	21,056.40	
Gift from Mr. John D. Rockefeller, Jr.	15,781.50	
Gifts designated for deficit	11,221.69	
		367,893.97
Total Income, Operating Budget		$390,787.48
SPECIFIC BUDGET (Contra)		
Specific Gifts	$68,837.81	
Transferred from Jubilee Fund to cover Foreign Field Appropriations	13,751.67	
Transferred from Rockefeller Funds	1,108.33	
Income, Specific Budget		83,697.81
Total Income, Regular and Specific Budgets		$474,485.29

OUTGO

FOREIGN FIELD APPROPRIATIONS:	OPERATING BUDGET	SPECIFIC BUDGET	TOTAL
Field Salaries of Missionaries	$148,778.60		
Salaries of Missionaries on Furlough	44,095.01		
Passages	29,321.19		
Work of Missionaries and Native Agencies	175,845.60		
Administrative Expense (on Field)	4,359.64		
New Missionaries	12,112.08		
	$414,512.12		
Foreign Field Appropriations (special)	275.00		
Medical grants to Missionaries (To be refunded from medical fund)	2,085.99		
Home for Children of Missionaries	1,825.84		
Union Christian Colleges of the Orient	9,000.00		
Home Administration	56,228.25		
Interest on Borrowings	3,682.33		
Appropriations of Specifics (Contra)		68,837.81	
Appropriations from Jubilee Fund (Contra)		13,751.67	
Appropriations from Rockefeller Funds (Contra)		1,108.33	
Total	$487,609.53	$83,697.81	$571,307.34

RECAPITULATION, 1924-25

Receipts during year	$474,485.29
Expenditures during year	571,307.34
Deficiency of Income for year 1924-25	$96,822.05

GENERAL BALANCE SHEET

April 30, 1925

ASSETS

Permanent Fund Assets:			
Investments			$213,331.58
Annuity Fund Assets:			
Investments		$449,465.52	
Cash not Invested		4,074.84	
			453,540.36
Special Trust Fund Assets:			
Investments			29,075.00
Current and Temporary Fund Assets:			
Investments		142,932.08	
Cash:			
Temporary Fund	$3,341.05		
Current	50,537.60		
		53,878.65	
			196,810.73
Student Loans			965.00
Real Estate, Newton, Mass.			35,177.92
Deferred Payments			503.44
Adjusted Deficiency of Income		137,174.29	
Add Deficiency of Income—Current Budget		96,822.05	
		233,996.34	
Less Foreign Field appropriations for six months ending October 30, 1925. included in Budget for 1924-25 (Estimated)		169,970.83	
			64,025.51
			$993,429.54

Schedule A

INVESTMENT OF FUNDS

Stocks	$41,933.00
Bonds	557,628.54
United States Liberty Bonds	49,982.67
United States Government Bonds and Notes	37,000.00
War Savings Stamps	4.25
Loans secured by Mortgages	55,565.00
Deposits in Savings Banks	94,267.97
	$836,381.43

GENERAL BALANCE SHEET

April 30, 1925

LIABILITIES

Permanent Trust Funds		
Unrestricted as to Income		
a. Unrestricted as to Investments	$90,318.24	
b. Restricted as to Investments	5,000.00	
		$95,318.24
Restricted as to Income		
a. Unrestricted as to Investments	112,809.18	
b. Restricted as to Investments	.....	
		112,809.18
Annuity Funds		
Annuity Agreements		408,369.80
Special Trust Funds		
Trust Agreements		28,075.00
Current and Temporary Funds		
Designated Temporary Funds		
a. For Mission Buildings	167,435.75	
b. For Mission Work	5,692.15	
c. For Relief Work (Japan) and Other Purposes	31,928.59	
		205,056.49
		$849.628.71
Current Liabilities		
a. Notes Payable	78,500.00	
b. Home for Children of Missionaries	122.91	
c. American Baptist Foreign Mission Society	169,970.83	
	248,593.74	
Less:		
Foreign Field appropriations, May 1 to Nov. 1, 1925, included in Budget for 1924-25. (Estimated)	169,970.83	
		78,622.91
		$928,251.62
Capital Account		
Non-productive Capital		
Real Estate in Newton, Mass.	35,177.92	
Working Capital	30,000.00	
		65,177.92
		$993,429.54

Schedule B

FUNDS

Permanent	$61,953.24
Annuity	408,369.80
Endowment for Home for Children of Missionaries	36,415.27
Legacies Fund—West	15,365.00
Memorial	50.84
Sutherland	1,000.00
Maria Martin	1,000.00
East China Mission	1,000.00
Safford	2,028.16
Lydia Witter Treat Memorial	1,500.00
Endowment for Home Administration	2,012.29
Student Aid	13,469.40
Collingwood Trust	500.00
Kimball Trust	1,000.00
Manning Trust	165.00
Paine Trust	7,500.00
Special Gifts	41,466.57
Burton Bible Class (Muncie, Ind.)	500.00
Jubilee	107,801.93
Jubilee Centennial	100.00
Free Baptist Woman's Missionary Society	15,416.92
Sinking	3,137.76
White Trust	27,410.00
Estonia	2,378.54
Doane Conference	257.00
Japan Fund of New England District	2,402.46
Doane Special—Temporary (see note) For Peabody-Montgomery Rest Haven	6,000.00
Doane Special—Permanent Endowment (see note) For Peabody-Montgomery Rest Haven	9,000.00
Sarah L. Chaney	700.00
Fellowship and Hospitality	179.24
White Cross	255.91
Martha Shaver Mead	3,000.00
O. M. Wentworth	1,000.00
Mrs. Joseph E. French	15,000.00
Gale Memorial Fund	25,000.00
Alberta Dickinson Memorial	186.76
Medical	5,000.00
Current and Temporary Funds	30,106.62
Total	$849,628.71

NOTE: The two Doane Special Funds are listed tentatively at the par value of the bonds received. Later adjustment will record these at the market value.

Schedule C

DEFICIENCY OF INCOME ACCOUNT

April 30, 1925

Deficiency of Income, May 1, 1924	$498,935.89
Special grants belonging to April 30, 1924	163.00
	499,098.89
Less April 30, 1924, Net Gain on Investments	5,784.39
	493,314.50
Less Cancellations, account previous budgets	31,140.21
	462,174.29
Less Gifts received during the year, but applying on previous budgets	325,000.00
Adjusted Deficiency of Income	137,174.29
Add Deficiency of Income—Current Budget	96,822.05
	233,996.34
Less Foreign Field appropriations for six months, May 1 to Nov. 1, 1925 (Estimated)	169,970.83
Deficit April 30, 1925 (on account actual expenditures)	$64,025.51

Note: The Society also has contracted to meet obligations on the foreign field for six months, May 1 to Nov. 1, 1925, amounting to $169,970.83.

These obligations form a part of our approved Operating Budget for 1924-25.

GOLDEN JUBILEE ACCOUNT

Income

Receipts during the year:		
Donations	$1,110.00	
Income from Investments	4,219.50	
Miscellaneous Sources	476.40	
		$5,805.90
Balance on hand April 30, 1924		119,392.87
		$125,198.77

Outgo

Appropriations during the year:		
Paid through the American Baptist Foreign Mission Society	$13,751.67	
Paid direct	3,168.77	
	$16,920.44	
Paid to Special Fund	476.40	
		17,396.84
Balance on hand April 30, 1925		$107,801.93

STUDENT AID ACCOUNT

Income

Cash on hand April 30, 1924	$1,725.85
Refunds of loans in previous years	450.00
Interest	130.49
	$2,306.34

Outgo

Loans to Students	$965.00
Cash on hand, April 30, 1925	1,341.34
	$2,306.34

STATEMENT OF LAURA SPELMAN ROCKEFELLER LEGACY ACCOUNT

Income

Status of Fund, April 30, 1924:		
Cash in Bank	$228.60	
Income:		
Additional distribution on account of legacy	2,764.71	
		$2,993.31

Outgo

Foreign Field Appropriations	$4,659.98	
(Including $2,732.88 held for payment)		
Less cancellation of appropriation of previous year	1,666.67	
		$2,993.31

STATEMENT OF LAURA SPELMAN ROCKEFELLER MEMORIAL GIFT ACCOUNT

Status of Fund April 30, 1924:		
Cash in Bank	$1,105.22	
Income		
Interest (net)	48.93	
		$1,154.15
Outgo		
Appropriations		$1,154.15

TELEPHONE 2238 MAIN HOME TELEPHONE 0596-W NEWTON SOUTH

HORACE S. BASSET
CERTIFIED PUBLIC ACCOUNTANT
ROOM 552
MASSACHUSETTS TRUST BLDG.
200 DEVONSHIRE STREET
BOSTON

AUDITOR'S CERTIFICATE

I have audited the books and accounts of the Woman's American Baptist Foreign Mission Society for the year ending April 30, 1925 and examined the Treasurer's report to the Society which I found in agreement therewith.

I made examination of income received, verified transfer of securities and found the disbursements supported by vouchers and endorsed checks returned through the banks.

The cash balances for May 1, 1925 as follows:

General Account	$50,537.60
Annuity Account	4,074.84
Jubilee Account	1,999.71
Student Aid Account	1,341.34

were verified by actual count of cash on hand and proved bank balances.

The Investments as shown in Schedule A were found by personal examination to be in possession of the Treasurer—amount $836,381.43.

HORACE S. BASSET,
Certified Public Accountant
of Massachusetts

New York, June 8, 1925.

Appendix D

The American Baptist Home Mission Society

NINETY-THIRD ANNUAL REPORT OF THE AMERICAN BAPTIST HOME MISSION SOCIETY SEATTLE, WASHINGTON

June 30--July 5, 1925

The American Baptist Home Mission Society

NINETY-THIRD ANNUAL REPORT

SEATTLE, WASHINGTON

June 30–July 5, 1925

OFFICES

23 East Twenty-sixth Street

New York City


THE • AMERICAN • BAPTIST • HOME • MISSION • SOCIETY
NORTH AMERICA
FOR
CHRIST
★ 1832 ★

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Mrs. I. H. O'HARRA, 4109 Locust Street, Philadelphia, Pa.

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Mr. C. H. PRESCOTT, 1624 Hazel Drive, Cleveland, Ohio.

Mr. MARK D. STILES, Mount Vernon Trust Company, Mount Vernon, N. Y.

Prof. R. M. VAUGHAN, D. D., Newton Center, Mass.

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NINETY-THIRD ANNUAL REPORT
OF THE
BOARD OF MANAGERS
OF
THE AMERICAN BAPTIST HOME MISSION SOCIETY

Once again to those who have so generously contributed to The American Baptist Home Mission Society, in succession to the men and women of former generations who were deeply interested in the Christianization of the people of America, the Board of Managers and Officers of The American Baptist Home Mission Society present their Annual Report.

Little did the representatives of the churches who organized the Society on April 27, 1832, dream, in their most ecstatic moments, of what would follow from the spiritual decision when in the Mulberry Street Church, New York City, they sat down with the Westward look and planned to carry the gospel into the largely unknown areas beyond the Mississippi River into which brave men and women were journeying to make their homes. Each year since that important day has brought fresh opportunities to the Baptists to serve God in the territory already occupied and to enter new regions, inviting other missionaries to their self-sacrificing work.

When We Entered Washington

This report is rendered to the denomination in the city of Seattle in the heart of the State of Washington in which the earliest foundations of our Baptist work were laid by the missionaries of this Society, and whose spiritual achievements in the establishment of new churches and other related Christian activities are the direct fruitage of noble missionaries the great major-

ity of whom, after serving their generation according to the will of God, have entered into their eternal rest. It is impossible for those who will assemble at Seattle to realize even faintly the frontier conditions under which the work was begun and the difficulties inherent in the new settlements which had to be overcome. Patience, fortitude, self-denial and the extraordinary initiative which every holy enterprise engenders in the lives of its promoters safeguarded the early beginnings, the later fruitage of which Baptists now behold with pride. The beginnings and development of our Baptist work in all the frontier areas that have been occupied West of the Mississippi River, are the spiritual fruitage of similar lives consecrated to the extension of the Kingdom of God.

The first Baptist church in the State, then Territory, of Washington, was organized in Emporia in 1870 and the first missionary pastor was Joseph Casto. The first Baptist church in Seattle was formed in 1877, and Joseph A. Wirth was the missionary pastor.

There are now 169 Baptist churches in both the East and West Washington Conventions, with a membership of 20,481, who contributed last year $301,791.29 for current expenses and $129,710.55 for benevolence.

The following is a list of the churches which have been aided in the erection of meeting-houses in the East and West Washington Conventions:

Aberdeen, Almira, Arlington, Asotin City, Belleview, Bellingham (Danish-Norwegian), Bellington (First), Bellingham (First) for Marietta Missions, Bellington (First Swedish), Benton, Blaine, Brownsville (Calvary), Bremerton, Burlington, Cashmere, Centralia, Charleston, Chehalis, Cheney, Clarkston, Cle Elum, Colfax, Columbia, Coleville, Davenport, Dayton, Dryad, Ellensburgh, Elma, Everett, Fair Haven, Fall City, Ferndale, Fern Hill, Fremont, Garden Park, Goldendale, Granite Falls, Harrington, Hartland, Hillyard, Hoquiam Swedish, Issaquah, Kelso, Kennewich, Kent, Kettle Falls, Kirkland, Kooskia, La Camas, Laclede, LaConner, Latah, Laurel, Lebam, Lind (First), German, Lynden, Lyman, Malden, Marysville, Manette (Bethany), Marcus, Medical Lake, Medina (Bellevue), Mt. Vernon, Newport, New Tacoma, New Whatcom Swedish, North Bend, North Yakima, Oakesdale, Okanogan, Olympia, Olympia Central, Opportunity, Odessa (First German), Palouse City, Parker, Pasco, Pleasant Valley, Pomeroy, Port Townsend, Pe Ell, Prosser, Pullman, Puyallup, Randall, Maple Grove, Raymond, Reardan, Republic, Ritzville, Rochester, Rolling Bay (Norwegian-Danish), Roslyn, Salkum, Mt. Hope, Sand Point, Seattle (Ballard, Bethany, Columbia, Elim Swedish, First, First German, Gatewood, Green Lake, Japanese, Market Street, Norwegian, Queen Ann, Norwegian-Danish, Second Swedish, Tabernacle and University Place),

Shelton, Skagit, Snohomish, South Bend, South Tacoma, Spangle, Spokane Central, Spokane (Division Street, First, First German, First Swedish, Grace, Immanuel, Liberty Park, Olivet, North, Olympia Avenue, Union Park and Swedish), Sprague, Startup, Steptoe, Butte, Sumas, Sumner, Sunnyside, Tacoma (Bethesda, First, First German, First Swedish, Sixth Avenue, Olivet, Scandinavian, and Wright Avenue), Tekoa, Touchet, Gardena, Valley Ford, Vancouver, Vaashon, Walla Walla (First, Park Street, First Church Mission), Wallace, Wapato, White Salmon, Wilbur, Willada, Willapa, Waterville, Wenatchee, Whatcom, Winlock, Wolley, Woodland.

There have been 650 missionaries appointed by the Society between 1870 and the present time, and we have worked among ten nationalities in Washington.

In later years the two Washington Conventions, having come to numerical and financial strength, have gladly borne an increasing amount of the cost of the missionary work in their State, while their gifts to national home and foreign mission work have greatly increased.

Constructive Studies

In the first decades of our missionary work in the West, spiritual beginnings were made in wide areas where the needs could seldom if ever be overtaken, and where the difficulties of the work were heightened by the ever-changing character of the populations. In recent years in established communities the various denominations have naturally studied the values of cooperative missionary work in the occupied areas, and have conducted fruitful studies in methods of cooperative missionary undertakings in sparsely settled areas. The organizational problems raised by such studies and determinations are too difficult to prophesy the results of such deliberations. It is very clear, however, to all who have studied Protestant cooperative missionary work, that no community should be overlooked and that there should be as little overlapping as possible in all missionary undertakings. Religious convictions and denominational loyalties are elements in the problem which have thus far been happily recognized in the Christian and fraternal surveys which have contemplated organizational adjustments in the older territory and the occupation of newer regions.

The Home Missions Council was organized in 1908 to encourage such studies in an attempt to coordinate all home missionary undertakings and to find paths of cooperation which it was be-

lieved the Spirit of God would discover to those who are the messengers of the Cross to the peoples both in the congested and in the sparsely settled sections of the country. At the last annual gathering of the Home Missions Council at Atlantic City, January 13, 14 and 15, 1925, resolutions were passed which reflect careful thought and suggest the inherent difficulties in cooperative missionary undertakings.

Completed Lives

Judge Edward S. Clinch, for forty-one years legal adviser of this Society, died at the home of his son in White Plains, N. Y., November 24, 1924. Judge Clinch was a Christian gentleman whom all Baptists in this and other lands highly respected. His personal charm, his kindly spirit, and his desire to be helpful to individual Christians, to the churches and all Christian institutions and missionary organizations, made him an ideal Christian layman. While in his profession he received the highest honor that could be bestowed upon him by his native State when he was appointed to the Supreme Court Bench, the denomination also bestowed upon him its highest honor by making him the President of the Northern Baptist Convention, and the Chairman of its Law Committee on which he served from the day of its organization. Many other denominational groups, notably the New York City Mission Society, have been enriched also by the touch of his strong Christian personality.

Rev. Lee To died suddenly in New York City, November 23, 1924. He had served as pastor of the Chinese Mission in New York for the last ten years, and from 1898 to 1901 was under appointment of The American Baptist Home Mission Society as an evangelist among the Chinese in California. He was one of the most honored members of the Chinese Colony in New York City and a tireless advocate of peace among the warring tongs. It was while making a speech urging peace among his warring countrymen, at a dinner at the Port Arthur restaurant, that he was stricken with paralysis which resulted in his death soon afterward.

Rev. Willis G. Clark, hospital worker at Rochester, Minnesota, for the past four years, died at Northfield, Minnesota, September fifteenth. Through his helpful spiritual ministry at Rochester, he

became known to thousands of people throughout this and other countries. Mr. Clark's active ministry covered a period of forty-one years, during seventeen of which he served as pastor of the Baptist church at Northfield, Minn. He was kindly, sympathetic, warm-hearted, and these qualities made him an ideal hospital minister.

Rev. James E. Cochrane died at Waterville, Maine, May 24, 1925, having served as a professor in Bishop College for the last four years before his life of faithful and highly spiritual Christian labors ended.

The Board

The only change in our official lists is the election of Dr. Frank M. Goodchild as Chairman of the Board at the meeting held June 16, 1924.

Retirement of Doctor Barnes

Dr. Lemuel Call Barnes retired from the service of the Society as secretary of English-speaking Missions and Indian Work, also Rural Community Work, on November 15, 1924, shortly after his seventieth birthday, in accordance with the rules and regulations of the Society. The occasion was marked by a significant gathering in his honor for luncheon at the Aldine Club in New York City on November 17, 1924. This was attended by nearly a hundred of his friends. Dr. Frank M. Goodchild presided, Dr. John McDowell brought the greetings of the Home Missions Council, Dr. Robert E. Speer those of the Federal Council of Churches of Christ in America and also spoke of the Church's Relation to Missions. Dr. W. H. Bowler spoke for the denomination, and Dr. Avery A. Shaw for the Board of Managers of The American Baptist Home Mission Society. The following resolution passed by the Board of Managers of The American Baptist Home Mission Society was presented by Doctor Lent:

> The retirement of Dr. Lemuel Call Barnes at the age of seventy years, under the rule, the adoption of which he was the first to advocate, and by which he is the first secretary to be affected, removes from the active service of The American Baptist Home Mission Society a man whom we delight, today and always, to honor.
>
> Born in Ohio, of godly and sturdy pioneer parents, he was educated at Kalamazoo College and the Newton Theological Institution. As a pastor he served as a stated supply for several months at Greenville, New Hamp-

shire, expecting early to go to the foreign field. When it was determined, however, that he was to be denied the privilege of work abroad, he was called to the First Church, St Paul, where, as in his subsequent pastorates at Pittsburgh, Newton Center, and Worcester, he taught his people to include the whole world as their parish and the consequent obligations upon their service in giving. He was one of the organizers of the Federal Council of Churches of Christ in America and was the first chairman of its committee on home missions. He was chairman of the committee on resolutions at the Interchurch Conference held in Carnegie Hall in 1905. He has been active in the Home Missions Council and a strong advocate of interdenominational cooperation in mission work at home and abroad. His suggestion led to the formation of the committee on cooperation in Latin America. He is the author of highly prized and widely read missionary books, and his fraternal relation to the other societies of our denomination was reflected in his selection by the Publication Society as the author of its centennial volume.

Doctor Barnes' earliest denominational fiduciary responsibility was assumed as a member of the board of the Missionary Union, now the Foreign Mission Society, whose cause he ably advocated and whose foreign secretaryship was formally offered to him on two occasions. In 1908 he resigned the pastorate of the First Church, Worcester, Massachusetts, to become our field secretary, thus emulating the example of Dr. Jonathan Going, who resigned the pastorate of that same church to become the first corresponding secretary of this Society. On the death of Doctor Morehouse, with whom Doctor Barnes labored with deep sympathy and affectionate cooperation, he became the secretary of the department of English-speaking and Indian missions, and at one time cared also for evangelism and the work in Latin America. Recently he had in addition the supervision of the rural work. His willingness to carry new burdens in the emergencies that the years have brought, has illustrated his one thought to serve his generation according to the will of God.

To enumerate the individual accomplishments of his period of service with the Society would require a volume. The annual reports tell the interesting story of his initiative and laborious service in the conduct of the work among the Indians, Mountain States, and in Latin America, where his work was enlarged to include Central America on his recommendation to the board. During these nearly seventeen years he has addressed innumerable audiences in every part of the country and has ably presented the work of the Society in its various and constantly multiplying phases.

We remember also today that his labors of love and devotion to Christ have been enriched and intensified by the sacrificial devotion of Mrs. Barnes.

Our retiring secretary has endeared himself to the churches, to the official boards and secretaries of State conventions, to our various denominational and interdenominational organizations, to the members of our board, to the officers of the Society, his colleagues and fellow workers, and we think of him lovingly as a devoted minister of Christ who has faithfully presented to the denomination with prophetic insight its missionary obligations. With deep affection we hail today our retiring secretary, this man with the pastoral heart and deep human sympathies; this man with his eager, boundless, youthful enthusiasm; this alert and vigorous man, whose step has not grown slow, whose eye is not dim nor his natural force abated, the apostle with the missionary vision, the zealous advocate of missionary cooperation, the Christian gentleman!

In the report of his department for the year ending April 30, 1923, which was his last official communication to the denomina-

tion, Doctor Barnes, in deep gratitude to God for the privilege of rendering seventeen years of consecutive service for the Home Mission Society after his unique and fruitful life as a pastor, gave an inspiring list of the types of work and steps forward which had been made by the Society during the years in which he had found it a joy to serve.

The Board of Managers of the American Baptist Foreign Mission Society took cognizance of Doctor Barnes' retirement and passed suitable resolutions, mentioning the fact that Doctor Barnes was for twenty-eight years a member of the Board and in 1891 was elected Foreign Secretary of the Foreign Society, although he did not see his way clear to accept this election.

Baptisms

Missionaries under appointment by The American Baptist Home Mission Society reported 4,639 baptisms during the year ending April 30, 1925. Baptisms that followed the work of evangelism in the fifteen schools for Negroes in the South supported and partially supported by the Society and baptisms attending the labors of the general evangelists of the Society are not included in this total. There were 1,220 baptisms by foreign-speaking pastors, 1,057 on Latin-American fields and 860 by chapel-car and colporter missionaries, the latter, except in five States, under joint appointment by the Publication Society and the Home Mission Society.

The Genius of Our Work

From the beginning our missionaries have been engaged in a highly spiritual undertaking. Their aim has always been to preach the gospel to the individual wherever he may be found, in isolated communities, in small villages, in growing towns, or in congested centers. Wherever they could secure a nucleus of Baptists, they have encouraged the organization of a church where it was needed, and have developed numerous preaching stations in parishes that have large neglected areas. From such efforts and methods many churches were established and strengthened as the population grew and became stabilized. The introduction of foreign groups into rural and urban parishes brought the Society face to face, in the middle of the last century, with missionary

problems that have become more difficult and acute as the decades have passed. The beginnings of work among foreign groups have generally been made by selecting the more spiritual and best equipped of their leaders as our missionaries to be the messengers of the Cross to their own people. We regarded the discovery of such persons as providential and commissioned them for a work which has grown in extent and significance as the years have passed. As our missionaries in the West have sought out Baptists in the new areas, and with little groups of such professed believers have organized churches on the frontier, so our missionaries to the foreign-speaking people have labored among their own groups who were Baptists in the countries from which they came. These little churches were naturally the social, educational, and religious rallying-points for those who came each year from their native lands to America. The frequent return of these New Americans to their old homes and the vivid descriptions they gave of the economic and religious life of the New World, were magnets that drew fresh recruits to our new foreign-speaking churches in America. The extent to which the people have passed back and forth between their own countries and the United States and the numerous relatives which members of our European Baptist churches have in this country, can be startlingly proved by asking European Baptists assembled in their various churches a few leading questions. The extent to which our Baptist work in European countries has been enlarged by those who have returned to their native lands and established religious services in villages that had hitherto been neglected, are encouraging illustrations of the far-reaching effect of our home missionary work in America.

The many shiftings of population among the Negroes have raised new problems of their evangelization especially as they have come pouring into the Northern States from their Southern homes. With commendable zeal and enthusiasm the newcomers have joined the churches already organized or have formed new ones, and have listened with encouraging results to the advice of Northern State, city, and national missionary leaders. It is impossible in any one year to give a cross-section view of these conditions, but the social, economic, and spiritual problems raised by these great changes of population are numerous and highly perplexing. Without doubt they will be happily solved, however,

by the Spirit of Christ controlling the lives of the Christian people of both races.

The task of our Society is to coordinate different types of work into an administrative unity, and the wisdom of the fathers is justified by the experiences of other denominations which, starting with separate missionary organizations each devoted to a segment of home mission work, are in later years making most earnest efforts for unification. The motto of the Society "North America for Christ" takes us naturally to the Isthmus of Panama, and enlargement of our work in Cuba, Porto Rico, and Haiti is the logical sequence of the widening of the American sphere of influence in the Caribbean Sea.

Studies by American Home Missionary Agencies of the Entire Home Field

The time has come when a collective and cooperative study should be made by Baptists of all the home mission work carried forward within the limits of the Northern Baptist Convention. It seems impossible to believe that national, State, and city mission societies doing a wide-spread and intersphering home mission work should never have attempted an intensive study of all the work which is being done separately or cooperatively on such a wide scale and in such varied forms and by such diverse methods. The explanation doubtless lies in the fact that we have gone along the lines of least resistance, cooperating where such efforts were natural and easy, and carrying on our individual work with slight reference to the work conducted by others because it is always difficult to introduce changes, especially where methods and work have been the result of slow processes and of individual initiative and enthusiasm.

As at present the missionary leaders of the denominations are studying ways in which there shall be no overlooking or overlapping in the areas in which they have until recently largely conducted their work with generous rivalry in the desire hereafter to find a new basis of interdenominational cooperation, just so our own national, State, and city missionary societies must find ways for new cooperation by coordinating our labors and eliminating all duplications, overcoming lost motion and conserving our energies so that with the moneys and life service contributed by our

denomination we can accomplish better spiritual results than have hitherto been gained.

The representatives of the Board of Managers of The American Baptist Home Mission Society called this matter to the attention of the Woman's American Baptist Home Mission Society, The American Baptist Publication Society, the National Association of State Conventions, and the National Association of City Mission Societies at Milwaukee in 1924. The necessity for such cooperative studies by all associated American Baptist home mission agencies of the Northern States was immediately recognized, and the various organizations and groups agreed to appoint committees which will aggregate about twenty-five individuals. It proved difficult, however, to assemble this committee for a suitable length of time to make the preliminary studies in the hope that a report of progress at least might be made in connection with the annual meeting of the Convention in Seattle. It perhaps has proved fortunate that this was so, but the matter cannot be safely longer delayed, and it is probably wisest for us to make our preliminary studies in a committee of the whole at which the secretaries of all State Conventions and City Mission Societies can be present. Indeed, if sufficient progress can be made before we leave Seattle, the committee of twenty-five can make studies determined by the larger group which can assemble in the late fall or early winter of 1925 for an extended and intensive study of the work and all its related problems.

Cooperative Relationships Within the Denomination

The Society has enjoyed fruitful cooperative contacts with the Board of Missionary Cooperation. The fine quality of service rendered by the acting secretary, Dr. W. H. Bowler, whose earliest and later missionary work was in the service of this Society, has been much appreciated by the Board and especially by those who have been privileged to be intimately associated with him in his perplexing and difficult tasks.

We have enjoyed happy and ideal cooperative relations with thirty-five State Conventions and fourteen City Mission Societies, the Woman's American Baptist Home Mission Society, the Woman's American Baptist Foreign Mission Society, the American Baptist Foreign Mission Society, the Board of Education

with its related committees, the Ministers and Missionaries Benefit Board, and The American Baptist Publication Society.

Conferences with representatives of the Advisory Committee created by the Finance Committee of the Convention have been numerous, and the Board looks forward with interest to its report. At appropriate intervals in the life of missionary societies, much advantage will be gained by a fresh study of methods, aims, and relationships by a group of men who approach the study without prejudice and with sympathetic interest.

A Share in Interdenominational Cooperative Movements

During the year we have made a small contribution to the Committee of Immigrant Aid at Ellis Island, whose representatives meet incoming foreigners and arrange for them to be met at the end of their journeys by sympathetic friends and be introduced to pastors of churches of the various denominations. The salvage of human life made possible by this Committee in the face of evil agencies that are constantly interfering with the travel and destination of new-comers to America, is of the first importance.

Contribution has been made also to the Student Fellowship for Christian Life Service, organized three years ago to conserve and stimulate the interest of students in American institutions in home mission work, whether it is entered as a life calling or as furnishing an opportunity for Christian service which can be rendered in connection with business and professional life.

The Society's contribution to the Federal Council is represented in the cooperative gift of the Northern Baptist Convention to this organization.

The Society's gift to the Home Missions Council assists in making possible the continuation of its cooperative studies and fraternal conferences looking to the spiritual redemption of the peoples of the United States and related areas and those who live in the zone of American influence.

The members of our Board of Managers and the officers of the Society have gladly taken their part and assumed responsibility in the deliberations and plans of the Federal Council of the Churches of Christ in America. " The Christian churches which form the constituent parts of this organization " " represent the greatest body of uniform conviction and purpose in the nation,

and they are increasingly speaking with a common voice and acting with a common program," to use the words of Dr. Robert E. Speer, for the past four years President of the Council. The report of the delegates of the Northern Baptist Convention to the Federal Council Quadrennial Conference in Atlanta, Georgia, December 3-9, 1924, should be carefully read by all who look forward to the happy day when a united Protestantism can speak and act in America with a still higher efficiency.

A Commendable Record

The officers and members of the Board of Managers of The American Baptist Home Mission Society are grieved to learn of the regrettable and unfounded charges that have been brought against the Commissioner of Indian Affairs, Hon. Charles H. Burke, to which no one who knows him and is acquainted with his long term of service in Congress, his devotion to the Indians while in that office and since in his important position as Commissioner of Indian Affairs, will for a moment give the slightest credence. We take this occasion, however, to assure Mr. Burke of our highest appreciation of the service which he has rendered the Indians, and wish to assure him of our complete confidence in his integrity and our belief that he has been swayed always and fully only by the most unselfish motives in the conduct of his high office.

We desire also to assure Mr. Burke of our sympathy with him in his present necessity of defending himself before the Congressional Committee on Indian Affairs, which, however, he can amply do by reference to the official records of the Department of the Interior. The Board regrets that in spite of our form of democratic government and the full publicity of all the acts of the Indian Office, a faithful official, whose conduct in office has been above reproach in the eyes of all good citizens, can suffer such indignities. His complete vindication by the Congressional Committee was inevitable.

THE PROMOTION OF INTEREST AND BENEFICENCE

CHARLES L. WHITE, EXECUTIVE SECRETARY

The officers of the Society have given much time and their closest attention as members of the various committees created by the Administrative Committee of the Board of Missionary Cooperation and have delivered many addresses in various parts of the country in cooperation with representatives of other Societies and in campaigns directed by the agency created by the denomination to deepen interest in and provide funds for its missionary work.

Grateful recognition is due Dr. Frederick E. Taylor and Dr. Frank M. Goodchild by reason of their acceptance of the Society's invitation to act in a representative capacity at the Interdenominational Conference on Evangelism at Washington, D. C.

In his special field of service as field representative Dr. A. M. Petty has made many new and valued contacts. The result of his careful studies of the Society's work and needs has been reflected in his innumerable addresses at Conventions and Conferences, which in turn have resulted in an increased interest in home missions in many localities.

Helpful service was rendered the Society by the visit of Dr. G. N. Brink and that of Rev. William Lipphard to Negro schools in the South; by Dr. P. H. McDowell's attendance at the Indian Associational Meeting in Oklahoma, and by the special deputation work under the direction of the Board of Missionary Cooperation of Dr. Bruce Kinney, Rev. O. Brouillette, Rev. E. R. Brown, Rev. G. A. Riggs of Porto Rico, Rev. T. I. Stockley of Jamaica, and Dr. A. M. Petty.

Annuities and Legacies

The activities of the Society in presenting its plan of annuity gifts and the desirability of legacies has continued unabated throughout the year. For several Christian organizations the executive secretary, with some fulness, has explained the Society's follow-up system of letters which are sent to inquirers. A series of advertisements have been placed in the denominational papers in accordance with a working agreement with the six other participating organizations.

Conference on Financial and Fiduciary Matters

The Conference on Financial and Fiduciary Matters held in Atlantic City, February 16 to 18, 1925, one of the most important conferences ever held in America and the first of its kind, was called by the Committee on Financial and Fiduciary Matters of the Federal Council, of which Dr. Alfred Williams Anthony was the organizer and President Cowling of Northfield College is the chairman, and of which the executive secretary of this Society is a member. The findings of the Committee contained suggestions which already have attracted the attention of numerous groups and individuals in our Protestant missionary constituencies, and will lead to far-reaching results.

Recommendations of the Findings Committee of the Committee on Financial and Fiduciary Matters

We commend the wisdom and energy of the Committee on Financial and Fiduciary Matters in bringing this Conference to pass. We acknowledge our obligation to the Chairman, to the speakers, and to all others who, at their own expense, have participated in making this a notable event in the upbuilding of the Kingdom. Our chief acknowledgment is due and is heartily given to the Chairman of the Committee on Financial and Fiduciary Matters, who, for years, in season and out of season, has spared neither time, nor money, nor energy in making preparation for this Conference.

Our consciousness here of the community of interest among the representatives of banks, trust companies, investment agencies, insurance companies, attorneys, and mis-

sionary and educational societies—all members one of another—has been a revelation to some and an inspiration to all.

We recommend:

That another conference be held at the discretion of the Committee on Financial and Fiduciary Matters as to time, place, and objectives.

That a group of men be especially designated to study the factors which insure the soundness of investments from an ethical as well as a financial point of view, to the end that the dictum, now generally accepted in the world of finance, may be more fully realized that no investment is sound unless it is ethical.

That the methods of all organizations having annuity programs be scrutinized with reference to rates, methods of bookkeeping, legislative conditions under which they operate, and interboard comity. The Conference believes that much is to be gained by placing denominational and interdenominational programs on a cooperative rather than a competitive basis.

That the favorable attention of all those having the care of securities be called to the facilities of trust companies for taking care of such securities at a minimum cost. We commend those trust companies and foundations which have organized their business with a view to furthering the interests of religious as well as secular agencies, and of agencies without as well as within the communities in which they are located, as a method of attaining the end. We recommend a careful study of the "Standard Resolution" which has been approved by official vote of the Conference:

"1. As a general rule philanthropic purposes can best be promoted by direct and absolute donations and bequests to suitable institutions engaged in the desired work.

"2. If a public benefactor does not wish to make an absolute donation or bequest, but desires to create a trust he should do so preferably under one of the following plans:

"(a) When a person has clearly in mind a definite object for which he desires to create a trust and that object is cared for wisely and well by a suitable corporation of permanence and character, having power to accept trusts for its own purposes and suitable equipment for the management of trust funds, he may wisely make his donations and bequests to such corporation as trustee for such purpose.

"(b) When a person contemplates the creation of a trust for some charitable object and is uncertain as to the precise methods of carrying his purpose into effect or contemplates benefiting a class of persons, an organization or a group of organizations, the perpetuity of the management of which may be open to question—in these and similar cases of doubt and uncertainty—he may wisely make his donations and bequests to a suitable Trust Company or Bank, having trust powers, which is prepared to receive trusts under an agreement known as the *Uniform Trust for Public Uses*, and thus avail himself of suitable provisions therein made for future adjustments and adaptations safeguarding his original intentions and tending to reduce causes for litigation to a minimum."

That renewed efforts be made, in conjunction with experts in the field, to approximate uniformity on a sound basis in legislation with the several States affecting (a) notice to legatees, (b) percentages of estates that may go to charity, (c) the time elapsing after a will is made before the death of a testator, and (d) inheritance taxes.

That the unique and worthy possibilities of the "estate note," when prudently handled, be given the sympathetic consideration of our boards and institutions.

That constant efforts be made to secure the absolute safety of investments by the application of all approved precautions. To this end soundness of investment must be placed before interest rates, responsibility for the selection of investments must be placed upon a duly constituted committee and not in an individual, and this committee should be required to work in conformity with a carefully framed code of investments. In addition the risks—and there will always be risks—must be well distributed.

That special attention be given to possible methods of cooperation with banks, lawyers, and trust companies in the making of wills and the establishment of trusts to the end that the legal documents involved may be accurately drawn, and that due recognition be given to the missionary and educational agencies of the churches, denominational and interdenominational.

That steps be taken, as the way may open, for a study of the organization, methods of accounting, reports, and the safeguarding of funds of the various denominational and interdenominational boards and agencies.

That the Committee on Financial and Fiduciary Matters edit and publish the papers which have been read at this Conference.

That a general plan of publicity be carried out in behalf of legacies, annuities, estate pledges, and life insurance for missionary and educational purposes, both on a denominational and interdenominational basis.

That this Conference send greetings through Doctor Anthony, to the Trust Company Division of the American Bankers Association now in session in New York City, with the expression of a willingness and desire on our part to cooperate wth the members of that organization in the solution of problems of mutual interest.

That the Federal Council of Churches of Christ in America be requested to strengthen the hands of its Committee on Financial and Fiduciary Matters in its efforts to occupy the large and fruitful field that is opening up before it.

Respectfully submitted,

February 19, 1925.

ROBERT L. KELLY,
Chairman.

Literature and Publicity

The service rendered by Rev. Coe Hayne as an expositor of our widespread missionary work has been, as in other years, of the highest value. His intimate cooperation with the editors of *Missions*, with Rev. Stacy R. Warburton (now of Berkeley Seminary), Mr. H. R. Bowler and Rev. Harry S. Myers of the Board of Missionary Cooperation, and with Rev. William A. Hill of the Board of Education, have led to highly fruitful results and to the dissemination of much knowledge concerning our ever-expanding home missionary work. Mr. Hayne, in company with Superintendent Detweiler, made a careful study of our new spiritual undertakings in Haiti and has given the denomination vivid and thrilling descriptions of the work already accomplished there and the possibilities of future work in that island.

Prior to and during the National Missions Conference held in Dayton, Ohio, March 14-16, 1925, under the joint auspices of the Home Missions Council, the Council of Women for Home Missions, and the Dayton Council of Churches, Mr. Hayne assisted the local committees in promoting interest in these meetings which brought to Dayton many of the foremost national workers in the field of home missions to discuss some of the questions relating to the religious and social development of American communities.

In addition to articles that have appeared in the denominational press, including the special edition of *Missions* entitled "Into All the World," the following pamphlets covering the work of the Society have been published during the year:

"Foremost Projects of The American Baptist Home Mission Society" (three editions); "The Spiritual Conquest of a Continent" (two editions), by Charles L. White; "The Soul of Evangelism," by Rev. W. E. Woodbury; "20th Century Discoveries in Southern Seas"; "What Local Churches Can Do for Mexicans in the United States" and "Missions for Mexicans in the United States," by Rev. E. R. Brown; "Baptist Progress Among Slavic Races," by Dr. C. A. Brooks and Professor I. V. Neprash; "Home Mission Outlook," one edition of 3,000 bound in June (1925) issue of the *Colorado Bulletin*. In addition were published reprints of "The Religion of a Christian Center," by Dr. C. A. Brooks, and "America is Good to Me," by Dr. A. DiDomenica, "The School of Evangelism" and "Lay Evangelism," by Rev. A. B. Strickland.

At the present writing work is in progress covering the presentation of the Society's work in "The Book of 1000 Facts," edited by Dr. H. B. Grose and Rev. William B. Lipphard.

Mr. H. R. Bowler upon the resignation of his able predecessor, Rev. Stacy R. Warburton, has given careful and expert attention to the publication of the leaflets and booklets which this department has furnished for general distribution under its share of the budget for literature expended by the Board of Missionary Cooperation.

Missionary Education

The trust committed to the Department of Missionary Education has been worthily discharged. Rev. William A. Hill and his associate Miss May Huston have wisely promoted the systematic reading and study of the facts of the home mission enterprise through mission study classes, church schools of missions, reading contests, and young people's groups, graded stories for the Sunday school, and dramatics. The far-reaching results of the allied missionary educational plans of the World Wide Guild, as supervised by Miss Alma Noble, cannot be overestimated.

"The Road to Brotherhood," a book written by representatives of the two Home Mission Societies and edited and published by the Department of Missionary Education, has had a wide reading, supplementing the study of Dr. Robert E. Speer's book, "Of One Blood."

Stereopticon Lectures

By the use of stereopticon slides beautifully colored and readily transported to the churches, the work of our missionaries is being visualized effectively under the direction of Rev. Harry S. Myers. Stereopticon lectures presenting the cooperative work of the two Home Mission Societies were prepared as follows: "The Mexican in Our Midst," by Rev. E. R. Brown; "Baptist Work Among Racial Groups," by Rev. Coe Hayne; "As Unto Him" (Baptist Orphanages), by Dr. C. R. Shepherd, Miss Miriam Davies, Mrs. J. S. Comstock and Mr. Hayne. A lecture covering work in Mexico is in preparation by Dr. Frank A. Smith.

The Press

During the past twelve months has been demonstrated once more the dependence of the national societies for the carrying out of their promotional and educational plans upon the editors of the denominational publications, *Missions, The Baptist, The Watchman-Examiner, The Banner, The Observer, The Record,* and the State and City Bulletins. The willing cooperation of *The Missionary Review of the World* is also a valued asset in furthering a knowledge of the extension of the Kingdom of God.

THE MISSIONARY DEPARTMENT

FRANK A. SMITH, SECRETARY OF MISSIONS

This department was created by the Board at the revision of the By-laws in May, 1924. All of the work which had previously been grouped in the City and Foreign-speaking Department, the Rural and English-speaking Departments, together with some forms of missionary service in other departments, was combined in a single administrative unit and under the direction of a single administrative head. The Secretary of Missions assumed direction on June first of the various activities, except that of Rural and English-speaking work which Doctor Barnes continued to direct until his retirement on November 1, 1924. From that time on this group of activities has been merged in the general work of the department. The Secretary of Missions has been engaged in the task of unifying the mission field into a single coordinated whole, and he has also given personal attention to the details in connection with the foreign-speaking churches, social service, and rural fields. The effort to bring widely different forms of service into a common cooperative task is necessary, but it is also attended with slow and patient reconstruction.

By the action of the Board certain well-established lines of missionary activity, all of which have a common motive and a common aim, were merged in one department, and each of these tasks was called a division. There was no creation of new spheres of service of new fields, but a readjustment of activities well under way. At the same time men who were well experienced and had been for a long time recognized leaders in these tasks, were retained. The following are the divisions and their official heads, all functioning in one department:

Latin American Division, Superintendent Rev. C. S. Detweiler.
Evangelism Division, Superintendent Dr. H. F. Stilwell.
Christian Centers Division, Director John M. Hestenes.
Mexican Division, Director E. R. Brown.

Oriental Division, Director Dr. C. E. Shepherd.
Indian Division, Director Dr. Bruce Kinney.
Inter-Mountain States Division, Director Dr. John S. Stump.
Colportage Division, Director Dr. Samuel G. Neil.

The English-speaking, Rural, Negro, City and Foreign-speaking have not yet been organized under separate directors, though they have all been treated as separate divisions.

This rearrangement necessitated a restudy of the whole field with a view to new policies so that the work would move as a unit. This has not been fully accomplished as yet.

The Home Mission Society must ever remain a pioneering organization. Its very genius is that of discovering new forms and new fields of service. It must not be content to occupy old fields until the work is all complete, but must seek to bring to comparative strength churches and missions and thus move out to new fields. The Society has no right to be giving a perpetual subsidy to weak or strongly sentimental forms of work, but must plan to remain at a given task for only a short term of years and then pass forward. The crux of the problem is not to remain so long that the sacrifice and the initiative of the particular piece of work are weakened, and not leave before the hour for sane self-support has arrived. It is true that in many places there are abandoned fields and closed churches, but these conditions are due not so much to mistaken judgment or undue haste in missionary administration as to the fact that pioneer populations within the great West and in our cities are migratory. Industrial plants move and workers follow, and bank failures and closed factories make discouraged men move on. The Board has required every church and mission to take an every-member canvass this year and assume additional self-support. The expectation is that this will release money with which new work can be undertaken.

The Department of Missions has not extended its work as widely this year as in some former years. The request of the Finance Committee of the Northern Baptist Convention and the diminished gifts from the churches have naturally retarded the advance. It is worthy of note that "The Louise Burchard Pierce Memorial Fund" has become productive. The income from this is available only for "weak churches in New York State," but will enable the Society and the New York Convention to plan substantial advances for the year to come. There are new fields that clamor for work. The suburban communities adjacent to our large cities, the newly developed farming areas of the West, the new frontier towns, the great unevangelized masses in our cities, Mexico, Central America, and the West Indies, all offer unparalleled opportunities and call on the Baptists of the Northern Baptist Convention to enter in and possess the land.

The entire home mission task has been unified this past year and the various agencies operating in the home mission field have been coordinated. The American Baptist Home Mission Society, the Woman's American Baptist Home Mission Society, the Publication Society, and representatives from the State Conventions, the City Mission Societies, and the Board of Education have unitedly faced their common responsibility —the home base. Out of their meetings has grown the Cooperative Committee on Evangelism, which with united prayer and effort has launched a great evangelistic campaign for next year. The aim of this will be that every church and every pastor will work as a unit for the evangelization of their local constituency. It is already apparent that this cooperative spirit and method can be extended to all other phases and problems of the home mission task.

Foreign-Speaking Division

This is one of the largest and most important divisions. The work is mainly confined to the large cities. There are many fields where there were once promising foreign groups, that are now abandoned and churches closed. The partial survey of these indicates that a complete survey should be made and some of these abandoned fields revived before new fields are opened. Baptists are doing a large part of the work to evangelize the foreigner and are meeting with as good success as any other Christian body. Some denominations maintain large groups of specialists to give expert advice, but this Society has sought to put all available funds into direct work upon the field.

The need is trained leaders from among these racial groups. In the beginning there were great apostolic foreigners with flaming evangelistic zeal who swayed many of their own races and led them into evangelical faith. But these great leaders made no provision for their successors. The Holy Spirit found men of zeal and consecration who labored faithfully but whose capacity for leadership was trained in the slow and costly school of unaided experience. The International Seminary is now training and graduating pastors for these different groups. There is a need for the very highest and best men as leaders of our foreign language churches. The next step is the development of such men, and until we can find outstanding personalities, no amount of equipment or careful method will solve the problem. In our foreign work "God give us men."

Many of these churches are making substantial progress. The better economic condition of the industrial workers, and the better education of their children are producing a larger measure of self-support and supplying workers for the local church. We are beginning to enter on the stage of indigenous racial churches. We can confidently look forward to a number of these churches assuming the entire support of their work in the not distant future. Within the various racial groups there is a greater spirit of unity. Conferences are drawing churches and pastors together, and they are recognizing the presence of a common obligation and seeking to find a common voice in the solution of their problems. The Society ought to concentrate more particularly in the larger cities. These are the centers of population and the strategic points, and if the multitudes of newcomers in this country are to be won to Christ, it must be by a concentration of men and money on a few of the largest cities in our land. It is probable that there will come changes in methods. The foreign language churches are becoming less a matter for adult interest and are reaching out for the children. Even the older members realize the need of appealing to the young people and are asking for Christian Centers.

There have been advances among various racial groups. The Mexicans are coming to us in large numbers, and already two million and more of them are filling up the Southwest and slowly making their way eastward. They offer a ready response to the gospel, they are self-propagating in the matter of churches and converts, and they have had for two years the largest number of baptisms of any racial group. The Seminary in Los Angeles is turning out young men trained to be pastors and leaders who will soon be ready to serve these churches. A generation ago there were nearly thirty missions among the French in New England, but the failure to secure and train ministers for these churches led to closing many of them. This year has seen a turn in the tide. The French people have sought to secure and support a colporter and find young men for the ministry of these churches. Other racial groups have shown progress. The First Italian church in Buffalo has made splendid and

sacrificial effort to raise a large sum of money to enlarge their own building.

The new immigration quotas will ultimately change some of this work. But the numbers are so vast and the workers so few that the task will be gigantic for many years to come. A study of these quotas reveals the fact that the immigration from the nominally Protestant countries of Europe is much larger than from the nominally Roman Catholic countries. There has been a large influx of Norwegians along the Atlantic seaboard, and a colporter will begin work among these people. There are a large number of Norwegians in the fishing towns of southern Alaska, and a number of Baptist families have been found among them.

Provision must be made to reach the children of these people. There is no greater or more productive field in the whole realm of home missions than among the young people of these foreign language groups.

English-Speaking Missions

This work is done through the State Conventions, and is concerned mainly with Western States in the Rocky Mountain area, where there are new towns springing up and new irrigation projects attract new settlers. The Society maintains special relations with these and recognizes a special obligation. Our secretaries and missionaries, colporters and evangelists, are a band of faithful, sacrificial men and women who are worthy of our support. Reports from these States are given separately in the complete reports of the State Conventions.

Colportage and Chapel Cars

This work is carried on cooperatively by the Home Mission Society and the Publication Society. Both organizations share in the appointment and support of the man.

The supervision of the work is done jointly by Doctor Neil of the Publication Society. Baptisms by colporter-missionaries and chapel-car workers during the first six months of the year totaled 423; families visited during the same period, 38,686; conversions during this period, 836.

Rural Work

The department has cooperated with eleven States in maintaining fourteen workers of different types—some of them State directors, and some of them local workers. There is a desperate need for extension of our work in rural districts.

Social Service

This work is carried on in cooperation with the Publication Society. There are two phases—the educational and the practical forms of service that serve as a demonstration of the principles involved, and also render Christian philanthropic relief to needy lives. The educational part is cared for by the Publication Society and the demonstration and philanthropic by the Home Mission Society. All of these forms of practical social service are Christian in the fullest sense of the word.

All of our Christian Centers are demonstrations of practical forms of social service, and furnish pastors with ideals and methods.

At the Mayo Brothers' Clinic in Rochester, Minnesota, Rev. Willis G. Clark died in the midst of his labors. In cooperation with the Baptist Church at Rochester, Minnesota, and the Minnesota Convention, and this Society, Rev. Ingram Bill now serves acceptably as pastor of the Baptist church and Baptist pastor in the clinic. Arrangements have also been made with the Northwestern Baptist Hospital to assist this noble Baptist enterprise in this ministry of Christian healing.

The cooperation with the Judson Health Center of New York has been continued during the year. This is the most remarkable institution of its kind in all the world. The management of this center is in Baptist hands, and this Society is represented on the board of directors.

INDIAN MISSIONS—Bruce Kinney, Director

General Conditions. Steady progress continues on all of our fields. This does not mean that all problems are solved and that we have nothing to do. If we had a little more money and a few more workers we could greatly accelerate progress and transform conditions. At present our workers are spread over so much ground that some find it impossible to more than maintain the *status quo.*

Changes in Personnel. Rev. E. C. Deyo, after more than thirty years of service among the Comanche, has retired under the regulations of the Society, but is still doing about as much mission work as when under salary. Eternity alone can measure the value of the work he has done.

Rev. H. F. Gilbert, formerly with the Foreign Society in Africa, could not return because of his wife's physical condition. After a few years in the pastorate in this country her health is so improved that they are in distinctively missionary work once more. They are now located at Walters, Oklahoma, on the south end of the Comanche field, and have made a good beginning.

Rev. A. V. Marsh, also formerly in the Belgian Congo, who could not return, is to go May 1 to Keams Canyon. Mrs. Stockley, the wife of our missionary, at this writing, finds the altitude too high. It is also a coincidence that Brethren Gilbert and Marsh were schoolmates in Shurtleff College.

Evangelism. The Director has held several meetings. During one period of nine days he preached thirty times to the Indians, mostly through an interpreter. The interest and results were never so great in all his prior experiences. Evangelism on the Indian fields is more promising than ever. It should be pushed. Some of the leading chiefs were converted, and many of the converts were among the best educated and most progressive of their communities. One, converted only in November, was doing, in March, fine evangelistic work with one of our missionaries on a neighboring field.

On the Crow Reservation with our six churches, we had during 1925 an increase by baptism of 16.6 per cent. This is about three times the average in the entire Northern Baptist Convention. The outlook for the coming year is even better than the achievements of the past.

Dedication. The new chapel at the Reno Colony was dedicated March 22, 1925. It is one of the neatest chapels and community houses that we know of anywhere for the relatively small amount of the cost. It reflects great credit on our missionary, Rev. J. Winfield Scott.

Insistent Calls. Requests continue to come from Indians, government officials, and local Baptists that we occupy eight fields where no Christian work is being done. When will we get at the job of evangelizing these relatively few people who, like Lazarus of old, have lain at our gate full of sores these three hundred years?

Injustice Again. Evidence multiplies that there is a conspiracy widespread and reaching even into the halls of Congress, to rob the Indians of everything they possess. These conspirators seem to maintain that the Indian Bureau has no right to turn over to the Indians money which belongs to them without giving white grafters the largest slice of it.

Deputation Work. The Director has spent more than a month in conferences under the auspices of the Board of Missionary Cooperation. This has deprived the Indian fields of his services for that time of evangelistic meetings which had been planned, and just when conditions were

especially favorable for that purpose. Despite this he has managed to spend eight weeks in actual evangelistic work on various fields.

BAPTIST MISSIONS AMONG THE MEXICANS—Edwin R. Brown, Director

The waves of Mexican immigration reached a high mark in Government reports during the year 1924-1925, according to which more than 90,000 Mexicans entered the country officially, and undoubtedly a very large number entered clandestinely. Mexicans in ever larger numbers have been drawn north and east into the labor vacuum caused by lack of laborers due to the shutting off of European immigrants. The Home Mission Society has been aiding State Conventions and City Mission Societies from San Diego, California, to Detroit, Michigan, in maintaining Mexican Baptist missions and encouraging local Baptist churches to attempt work for the Mexicans at their very doors.

Although handicapped by the lack of funds resulting in cuts which prevented the replacing of workers on nearly one third of the fields, yet reports show satisfactory results achieved under the circumstances, largely due to the faithfulness of the Mexican converts themselves, who carried on their services and kept up an active propaganda even when unaided by paid workers. The number of preaching stations increased during the year although the number of pastors and women missionaries decreased. The number of baptisms was 402, a decrease of 110 over the previous year. But the Mexicans contributed $11,800 for all purposes, an increase of fifty per cent. over the past year. Many Mexicans came by letter from Baptist churches in the territory of the Southern Baptist Convention, and our membership rose from 1,784 to 2,265.

The Spanish-American Seminary under Professor J. F. Detweiler continued its splendid work of training Spanish-speaking workers, and had an average attendance of seventeen fine students for the ministry.

The chapel-car auto with two churches already organized as a result of its work has continued its campaign of following the Mexicans in their migrations, and reports from a number of fields tell of the help and uplift with revivals and many conversations brought by the car and its workers.

The greatest needs of the Mexican work are: general evangelist to devote all his time to special evangelistic meetings with our Mexican missions; colporter missionaries for seed-sowing among the Mexicans in every State; money for the support of more pastors in strategic points where groups of Mexican Baptists are already beseeching aid; an adequate dormitory for the Spanish seminary, and more adequate housing for churches and pastors in places now poorly equipped. The Mexican people in the territory of the Northern Baptist Convention are more open to the gospel today than ever before, and if we preach the Word and distribute Bibles and tracts now with the utmost vigor the indications are that a marvelously rich harvest will be the result.

WORK AMONG HINDUS IN THE UNITED STATES—Theodore Fieldbrave, Director

I have given scores of missionary addresses and talks throughout the coast before the colleges, summer assemblies, student conferences, clubs and churches, and have spent a good deal of time in combatting and counteracting the antichristian influences which have come like heavy clouds settling over the unsettled minds of many young American men and women in the form of Eddyism, theosophy, new thought, cults, and

occults of many shades and shadows which are nothing other than the distant children and grandchildren of the old Hinduism of India.

I am very happy to inform you that through my direct personal contact and influence, one of the graduate East Indian students who at one time was quite hostile to us, is now attending the Pacific School of Religion. If he holds out and makes good as he has so far, I shall be overwhelmed with joy. He is one of the boys who went with me to the Student Conference at Asilomar.

Within recent months we have given out with the help of Christian friends a number of good Bibles to several students. These boys and a few others that I know have been regularly reading our Bible. A few of these boys have also been going occasionally to church services with us. Many of them will return home to revolutionize their old Hindu religion, which is so helplessly tied down by caste and customs.

WORK AMONG THE CHINESE—Charles R. Shepherd, Director

The attendance at the school and church in San Francisco continues to be most encouraging. On Sunday, April 12, fifteen were baptized into the membership of this congregation. One of these was a young woman who was converted in the first meeting I held after coming here six years ago, but whose parents are ardent heathen and have stubbornly kept her from being baptized up until this time. Her persistent faith and consistent Christian living have finally overcome their opposition.

In Locke, where Miss Maxwell and Lillie Tong are holding the fort, several candidates at this writing (April 14) are awaiting baptism. In Sacramento the situation is improved by reason of the interest the American people are taking in the work. The program at Fresno is being carried on satisfactorily under Miss Purcell's direction. The Chung Mei Home, of course, continues to take the greater portion of my time. April 13, at the First Baptist Church of Berkeley, ten of our oldest boys in the orphanage were baptized. We were most conservative in our methods of dealing with them, and I feel certain that they understand the step they have taken. They had expressed a desire to be baptized before the subject had been broached to them.

LATIN NORTH AMERICA—C. S. Detweiler, Superintendent

This has been a year in which evangelism has been emphasized in all of the Latin fields. In Porto Rico, Mr. and Mrs. Peters, our general evangelists, have met with marked success. The most valued feature of their service has been the revival of the spiritual life of the churches, the stimulating of the members to public witnessing and to systematic giving. The pastors have never felt more encouraged, as was manifested at the Annual Association meeting in March, which proved to be a genuine love-feast. In Cuba, the evangelistic activity continues on almost all of the fields. Each issue of the Cuban Baptist paper brings news of special meetings, and of baptisms. Recently in Bayamo, for example, under the leadership of a visiting pastor fifty-three souls made confession of their faith in Church. In Mexico, cheering word comes of the quickening of the church at Puebla. In Monterey, the members are full of enthusiasm at the prospect of soon beginning work upon their new building.

Baptisms for all these fields during the year totaled 1057, a slight increase over the number reported last year.

The churches in Latin America are giving tangible proof of their cooperation with the Home Mission Society in meeting the needs of their own countries. Property has been acquired in Salvador in four different towns for future church buildings. The total cost of all of these has been more than $1,000, American money, all of which was contributed

on the field. In addition to the above one of our newest churches raised $250 toward the purchase of a building for a meeting-house, which enabled them to take possession pending the payment of a larger sum. In Cuba a new church has been dedicated in the town of Cespedes, costing five thousand dollars. The local church provided one-half of this in addition to the lots both for church and parsonage, our Society supplying the balance. A beautiful building has just been finished in Bayamo, Cuba, costing $30,000, toward which the Home Mission Society gave $25,000. The Cuban Home Mission Society continues to make steady advance in caring for a large number of country fields, and in addition three town churches, without any aid from The American Baptist Home Mission Society. The Cuban Society is increasing its contributions at the rate of about $1,000 per year, besides acquiring larger experience in missionary administration. The Porto Rico Mission continues to show steady increase in its offerings. One new church building was dedicated during the year on a rural field. In another rural field a church of thirty-nine members, most of whom are tithers, has acquired a lot and has begun to raise money for a building. Two of our town churches have purchased parsonages, one of them receiving a grant of less than one-half the cost, and the other receiving a time-loan from our Society to help them.

The total offerings of the five Spanish-speaking fields were $79,563 as compared with $67,141 given in our last report.

Probably the greatest opportunity before any mission today is that presented by the thronging of the children of Porto Rico into our Sunday schools. There are at least two of our Sunday schools that now have an attendance of 400 and have reached the limit of the capacity of their building. There are other Sunday schools that have to hold classes in the open air, which is an unsatisfactory arrangement on account of the sudden showers that come up in the tropics. There are several other Sunday schools with an attendance of over two hundred. From all parts of the field reports come that we have reached the point where our equipment allows us to care for no more children. More could be received and placed under religious instruction if there were room for them. Money can be employed to good advantage in providing additional Sunday-school classrooms as well as larger auditoriums. God has placed within our hands the power of molding the new life of Porto Rico in the ways of his Kingdom. When it is remembered that the custom in Latin America is to give up the entire morning to the Bible school without attempting a preaching service, and in view of the fact that this is the most popular service of the whole week, it is readily seen that there are few places in the world field that present such possibilities in the line of religious education.

New doors are opening before our missionaries in Haiti faster than they can enter them. The Rev. A. G. Wood has made a careful study of the northern half of this republic, and has found many small groups of believers waiting for leadership and needing instruction. Four day-schools have been opened by our missionaries, and besides the teachers needed for these schools, two Haitians have been employed for evangelistic service. The Haitian people are accustomed to religious tolerance. Protestant meetings are not interrupted by mischievous or malicious boys. Everywhere there is an open door for the preaching of the Word. In the north we are privileged to have the help and fellowship of Pastor Elie Marc, a Frenchman by birth and a graduate of Newton Theological Institution, who has served his Master for thirty years in Haiti. Eventually there will have to be established an institution of high school grade in which the Haitian youth may be taught different trades and domestic science. The sooner this can be done, the more firmly will the gospel be established in Haiti, and the more quickly will the churches advance

toward self-support. It is hoped that funds may be provided in the near future so that provision may be made for a trained leadership for the Baptist churches of this republic. In the south the Home Mission Society is still assisting Pastor L'Herisson to maintain his training school at Jacmel.

The greatest need in all our fields is for consecrated, divinely appointed leadership. The real growth of our work in Central America awaits the day when there will be missionaries able to train pastors for the national Baptist churches. The Home Mission Society is greatly indebted to Miss Eleanor M. Blackmore, of the Woman's American Baptist Home Mission Society, for her continued supervision of its work in Nicaragua. No missionary has yet been found to take the place of the late D. A. Wilson, and meanwhile, Miss Blackmore, her furlough long overdue, is remaining on the field to direct the activities of our little group of Nicaraguan pastors. In Mexico and in Cuba there are vacancies to be filled in our missionary personnel. The Evangelical Seminary in Porto Rico continues to train leaders for our work in that island. Many of our pastors receive training while caring for their churches. At Cristo, Cuba, last November fire destroyed the kitchen, dining-room, and a recitation hall of our college —three frame buildings which must be replaced by one large building. Plans are already under way for this new project. Meanwhile, faculty and students have raised $4,000 for it. In Mexico early this year the corner-stone was laid for the new Boys' Preparatory School. This is located on a farm just outside the city limits of Saltillo.

During the year the Latin-American Hospital at Puebla has been put upon a self-supporting basis. With the exception of the salaries of the foreign staff and the nurses in training, all the expenses have been met by the income of the hospital and contributions on the field. The Methodist mission has been obliged to retrench, and has therefore discontinued the support of one trained nurse. At the present time the Methodists cooperate by paying the salary of one American physician on the hospital staff. The Presbyterian mission cooperates with the hospital by supporting four student nurses and making a monthly contribution toward the hospital expenses. Doctor Bingham, the superintendent, has visited some of the neighboring cities for medical work in connection with the missions that are in these places.

During the year the following new missionaries have been sent out: To Mexico, Mr. and Mrs. William F. McAllister for the Seminary at Saltillo; and Miss Constance Olson, as dietitian in the hospital at Puebla. For Nicaragua, Mr. and Mrs. Russell N. Skeeters to take charge of the boys' Department of the Baptist School at Managua; for Salvador, Mr. and Mrs. V. C. Seafler for general missionary work; and for Haiti, the Rev. J. A. Pearce. In Porto Rico, Rev. Herbert Ford has been compelled to resign and return to the States because of the continued ill health of Mrs. Ford.

We have continued our special help to the Jamaica Baptist churches through the agency of the British Baptist Missionary Society. As a result of our help to Calabar College and High School, a new professor has been employed and a number of new students are now in training for the ministry. The Jamaica Baptists have suffered for lack of a sufficient number of trained ministers, and our special grant of $3,000 per year, for Christian education, has met the fundamental need. With the help of our grant of $1,200 for pastoral support and $800 toward the salary of the executive secretary sent out from England, it has been possible to divide a number of large spheres and secure better pastoral care. Seven spheres of not more than three churches each have been helped in the support of their pastors during the past year. Meanwhile the Rev. T. I. Stockley, the able executive secretary, has been pushing vigorously the collection of a Sustentation Fund of £3,000 from the Jamaica churches to meet an additional offer of £2,000 from the British Baptist Missionary

Society. It has been our privilege to give substantial help, as outlined above, toward the success of this movement, which means the rehabilitation of the Baptist cause in Jamaica—America's great banana plantation.

CHAPEL CAR AND COLPORTER-MISSIONARY WORK—Samuel G. Neil, Superintendent

The American Baptist Home Mission Society and The American Baptist Publication Society have cooperated in colporter-missionary and chapel-car work in several States. In the States of Colorado, Montana, Wyoming, Idaho and Utah the work has been made possible by the income of trust funds held by the Home Mission Society and especially designated for this purpose. Several colporter-missionaries have devoted considerable time to the logging camps in the Northwest. Many lives have been transformed by the gospel, evil habits broken, and wanderers put in touch with anxious relatives.

The work of the chapel car and colporter-missionary appeals strongly to the denomination and has grown with the increase in the population of our Western States. Colporter-missionaries pass from house to house in sparsely settled and foreign-speaking communities, and labor also in some of the congested rural centers. Their practical value is seen in the results of the year's work: families visited, 96,599; hours spent in visiting, 75,776; conversions in homes, 552; conversions in churches, 1,532; baptisms, 860; churches organized, 15; Sunday schools organized, 67; scriptures given away, 4,918; tracts given away (pages), 2,052,280.

EVANGELISM—H. F. Stilwell, General Superintendent

Evangelism has come to be regarded as primary and essential to the existence and well-being of the churches. An unevangelistic church is a decadent church. Its first and all-the-time work is the winning of men to the service and Kingdom of Jesus Christ. This in the last analysis is the test of the church's life and power. Failing in this, it fails everywhere. With the deepening of this conviction has come a more careful study of the methods of evangelism. For the last half dozen years there has been a persistent departure from the mass or tabernacle type and an effort to reestablish a sense of responsibility on the part of the local church to win its own community into the Kingdom of Jesus Christ. A careful study of the normal constituency of the church has revealed astonishing lists of persons wholly within its spiritual responsibility. This study has aroused, in a remarkable way, the task of the lay membership. A great wave of interest has swept the country during the past year, and literally thousands of laymen have volunteered to interview personally the unchurched. The plan commends itself in its simplicity and its effectiveness. Usually it follows a brief series of evening studies or inspirational meetings at the church. A supper conference is held. The laymen organize themselves in teams of two each and, receiving an assignment of three or four persons, go out immediately to solicit their surrender to Jesus Christ and the church. Reporting back to a similar supper meeting the following night, they receive a new assignment and go again, and so on for four or six evenings. With no extended meetings at the church groups of visitors from thirty to a hundred have presented to the church the following Sunday a company of converts larger than the total number of visitors. Without a question this promises to be the prevalent method of soul-winning for the immediate future. It has this commendation, that it is most like the New Testament plan. It is adaptable to any class or size of churches. It appeals to the lay workers. It involves a vital personal contact with the unsaved, it goes after them, and its result on the life of the church is in every way most blessed. Scores of pastors have been heartened to realize that the church can be its own evangelist

and that its task can be worked out at practically any season of the year. A new enthusiasm is possessing an increasing company of evangelists all over the land.

A great movement of any kind presents both opportunities and dangers. In this there is constant danger that union with the church is the great objective, passing over the fact that personal surrender to Jesus Christ as Lord and Master is the principal and essential objective. The relation of the soul to its Saviour is more than a subscription to a creed or partnership in an organization. To present salvation so as to secure the soul's surrender demands clear understanding and tactful persuasiveness. The pastor's task here involves most careful instruction. It means classes for the study of what salvation comprehends. It means a faithful interpretation of the Scriptural teaching in the terms of the life of the Great Teacher. It demands a literature adapted and adequate to the different ages of the church family, every one of whom should be enlisted in the work of soul-winning. It should be a concern in the efforts of this Department that this literature is promptly provided. Evangelism of this sort contemplates also prompt and persistent methods of conservation and church efficiency. It is the church saving life.

It has been a joy throughout the year to feel the increased appreciation of evangelism everywhere. There has been a better understanding of what we are intending "evangelism" to mean. There is a deepening conviction that it is not only essential to the existence of the church but that every department of the church contributes toward it. It is as wide and as varied as the expressions of human life. We are not surprised, therefore, to find it having a conspicuous place in every religious program and its clear note sounding through every convention. Not the least satisfaction is the prominence given it in the summer schools and young people's assemblies. So great has become this demand that with our present staff we are quite unable to supply the service requested. This should give us real concern. It is doubtful if there exists a more promising field for inspirational effort than these groups of young disciples. We ought to aim to supply upon every faculty a competent interpreter of both the motive and the method of evangelistic efficiency.

The general superintendent has endeavored to keep constantly in view our slogan "A Soul-winning Effort in every Baptist Church in each Convention Year." Special opportunities and urgent calls have made the work Continent-wide. He has participated in sixty-five conferences with groups of earnest pastors and workers in seventeen different States. He has been privileged to present the work of evangelism to several State conventions, associations, summer assemblies, and theological seminaries and to participate in campaigns for soul-winning in several local churches. In no year has a wider and more general interest on the part of pastors been manifest. At the conclusion of no year have calls for helpers in this work been more numerous. The year has enabled us to increase our force for part of the time and has witnessed a high degree of intensity on the part of our workers. Our evangelists have been urged toward our objective—the content of our slogan—rather than conformity to a Convention-wide program. This has afforded freedom for the exercise of individual initiative and has resulted in some outstanding features, some of unique and marked excellence. Among the unusual methods during the summer was an experiment in Student Colporter Evangelism. Three teams of two students, each from our theological seminaries, were sent into the remote sections of three of our Northern States, holding Sunday meetings in schoolhouses and chapels, and visiting from house to house during the weeks. In this way the gospel was carried in a personal way. Homes too remote for intimate fellowship with Christian people were greatly blessed and a goodly number accepted the Saviour for the first time. Successful tent meetings were held in four States during the hot

months. The evangelists are unanimous that we have been losing a valuable season for effective work. It is simply a matter of equipment and men, and gracious results follow. From outward appearances and results the Department has never presented a more enthusiastic and effective assault.

From the office of the general superintendent there has gone a steady stream of helpful literature. The wide circulation of "A School of Evangelism" and a leaflet on "Lay Evangelism" has resulted in most gratifying results in stimulating the formation of personal workers classes and inciting the churches to attempt this type of effort. A revised edition of these items should receive immediate attention.

The Society through the general superintendent of evangelism has participated in two remarkable interdenominational events. The first was a "Retreat" held at Northfield in the early summer. Representatives of 24 denominations were present and for three days gave themselves to an intense study of the evangelistic enterprise. As a unifying influence it was epoch-making. The other was a tour of fourteen cities on the Pacific Coast during the mid-winter. Meetings were held under the auspices of the church federations. The interest and attendance surpassed expectation. In every place it was the privilege of the superintendent to meet the men of our own denomination in a most helpful way. It would be difficult to overestimate the value of these meetings as an inspiration but more especially in a better understanding of the real and fundamental meaning of evangelism. The year has made a great contribution to the understanding that it is a personal proclamation inspired by a loving passion, satisfied with nothing short of a personal surrender to Jesus Christ as Lord and Master.

We constantly regret that with persistent effort we are unable to secure trustworthy statistics which would tell the actual results of the year's work. There is no question but that the year has been one of increasing interest. Our evangelists have reported very encouragingly, and it would seem to be a year of advance. This is especially indicated in the great numbers of our young people who are pledging themselves to a life service for God. Here religious education and soul-winning are yoking together in a most beautiful way. Evangelism and education must go hand in hand. They seem to be happily learning how.

Growing out of the experiences of the year just closing we are compelled in a Providential way to contemplate a most promising year just ahead. A combination of influences has created a great spiritual urge throughout the denomination and the intenser interest has given it expression. There is a yearning everywhere for a spiritual quickening, and there is a wide consensus of opinion that a prayerful devotion on the part of the entire Convention constituency is the most natural way to its realization. After frequent and prolonged conferences with the officers of the Society it was decided to present the matter to the officers and representatives of The American Baptist Publication Society, the Woman's Home Mission Society, and the Board of Missionary Cooperation. The project met with heartiest approval. It was subsequently submitted to the Association of State Secretaries and the Executive Committee of the Northern Baptist Convention, receiving their cordial support. A representative committee to be known as "The Cooperative Committee on Evangelism" has been organized and has authorized a Convention-wide effort in evangelistic inspiration, education, and soul-winning to be under the direction of the Home Mission Society.

Public announcement of this program will be made at the Pre-Convention Conference and Convention at Seattle, following which organization for the year will proceed. This will be simple but comprehensive enough to readily reach the remotest church. It contemplates a director of evangelism who will superintend the selection of a director with a working

committee for each Association. This director in turn will secure a director and committee in each local church. In addition there will be a director for schools and colleges, young people's groups, and special attention will be given to religious education, missionary, and Bible-school groups.

Regional, State, and Associational conferences will be held for inspiration and instruction. A committee on literature will superintend the printing and distributing of helpful material which will be prepared for both pastors, helpers, and churches.

Heartiest cooperation is assured by all our denominational agencies to make this Continent-wide effort a blessing to the remotest church within our Convention field.

Our work was never so challenging and our field of opportunity never so great. The call rings clear with urgency. May wisdom and courage be granted us for the task.

DEPARTMENT OF EDUCATION

GEORGE RICE HOVEY, SECRETARY

We deeply regret to report that Doctor Hovey, whose life has been so singularly devoted in the service of the Society to Christian education of the Negro race, and in later years to the supervision of the entire educational work of the Society, has been obliged on account of illness to lay down a while his important labors. We are happy to report, however, that the prospects for an early recovery and resumption of his work have much encouraged those who have been intimately associated with him in his constructive work as a Christian educator.

This report is prepared by the executive secretary.

It would be difficult to overestimate the varied and extraordinary fruitage of the missionary educational tree planted in the South sixty-two years ago by the Society. When first planted the tree was small and gave little promise, but the rains from Heaven have fallen upon it, and in periods of drought it has been irrigated by devoted hands. During these years it has reproduced itself according to the laws of spiritual biogenesis until in twelve States other trees are growing in what have proved to be the gardens of the Lord, and the leaves of the trees have been for the healing of the people.

The growth has been continuous—sometimes slow, and occasionally with a luxuriousness that has required rigid pruning, until today, in every part of the country and in many foreign lands, those who have partaken of this fruit are prepared for a broader life, and look back upon the days of their training in missionary schools in the South as a providential preparation for life in its varied realms of influence.

During the past year, as always, the teachers in these institutions have labored with self-effacement and high devotion, and the spiritual results of their service have been great.

Among the outstanding achievements of the year 1924-1925, the following may be noted:

There has been marked progress toward giving colored girls of Virginia a college training, by the agreement of cooperation between the trustees of Virginia Union University and Hartshorn Memorial College. There are now seventy-three girls in the college department of the University. The General Education Board of New York has appropriated $300,000 for endowment for Virginia Union University, on condition that the same amount be secured from other sources for new buildings and equipment. Careful attention is being given to maturing of plans, and deep interest is manifested by both North and South in raising funds to meet this generous offer.

With reference to this matter, the Administrative Committee of the Board of Missionary Cooperation of the Northern Baptist Convention has taken the following action:

> The Committee of Specific Gifts received a request from The American Baptist Home Mission Society for the approval of a special campaign for Virginia Union University. The Committee recommends to the Administrative Committee that we express through the Home Mission Society to the trustees of Virginia Union University our entire sympathy with the campaign it is now undertaking, to raise $150,000, and our good wishes for their entire success, but that the Committee does not feel it is within its province to approve the campaign.

Corner-stones have been laid for the science buildings at Shaw University, Raleigh, N. C., and Benedict College, Columbia, S. C., and it is expected that the buildings will be ready for use with the opening of the new year in October. These buildings and the equipment, to cost each $90,000, have been made possible by the vision, and through the generosity of the General Educational Board.

At Benedict College, a practice school has been made possible by gift of the General Education Board.

Virginia Union University, Shaw University, Morehouse College, and Bishop College have reached an enrolment of 200 each, in their college departments; at Virginia Union, indeed, the enrolment is nearing the 300 mark.

A suitable and well-appointed dining-hall, the gift of Indians, has been completed at Bacone College, Bacone, Oklahoma. Additional large gifts have come to the Society as trustee, from Indians, the income from which shall be used for our institutions at Bacone.

New buildings for the Mexican Baptist Theological Seminary, and Boys' High School, at Saltillo, Mexico, are in process of construction. In these schools the Society cooperates with the Foreign Board of the Southern Baptist Convention.

The plan for providing additional Christian workers for Baptist churches in Jamaica has been launched at Calabar College, Kingston, with an attendance of twenty students. This forward step was made possible by certain special gifts to our Society.

During the year the International Baptist Seminary has been incorporated by special act of the Legislature of the State of New Jersey. The Seminary has, furthermore, been duly endorsed by the Department of Labor at Washington, D. C., as an institution for the training of students who come from Europe. The enrolment has been fifty-seven, the largest in its history, with fifteen in the Spanish-American Department at Los Angeles, California. A woman's department was begun in October, 1924. The Seminary will graduate its first students. A second bond of $1,000 has been received from Dr. J. Ackerman Coles, the proceeds of which will be used for the women in prizes. Two years ago he contributed a like amount for prizes for the men in Patriotic and Bible Reading Contests.

Some imperative educational needs are:

Two-family professors' house at the International Baptist Seminary, East Orange, N. J.; $25,000 for purchase of building now rented for dormitory of the Spanish-American Seminary, Los Angeles; $25,000 for purchase of property and erection of a school building in Salvador; new buildings at our wonderfully successful school at Cristo, Cuba, which has been looking in vain for this enlargement of its facilities for several years; the establishment of a Christian High School on the eastern end of Porto Rico, where in Baptist territory there is a fine estate which could be

secured for the purpose. The evangelical denominations unite in their desire that the Baptists establish such a school.

DEPARTMENT OF ARCHITECTURE

GEORGE E. MERRILL, ARCHITECT-SECRETARY

One of the outstanding developments in connection with the work of the Department of Architecture during the past year, has been the constantly increasing demand from the churches for improved church school facilities which will make possible the conducting of a completely departmentalized school, with separate assembly-rooms and real individual classrooms. The problems presented have called for alterations of existing buildings, as well as the planning of new units.

Where churches with a wholly new building enterprise are unable to build at once the entire edifice, we observe that, in increasing proportion, they are deciding to erect first the church school portion, making use of part of that unit as a temporary preaching auditorium.

From all directions churches are writing that their schools are growing so rapidly that arrangements must be made to accommodate this increase. Does not this give encouragement as one thinks of the church of tomorrow?

Having, from its inception, advocated better church school provisions, this department is taking on renewed efforts along this line, and is endeavoring to discover how even the improved arrangements thus far devised may be still further improved.

The providing of better church school buildings has resulted, we are told, in holding in the schools the pupils of the "teen" age and older. The tendency of these pupils to leave the school has, in the past, been a serious weakness and is still a matter of deep concern to many. To have quite as many pupils of any three years of the "teen" age as there are of the primary age, 6, 7, and 8, is a matter of great encouragement, and this is being accomplished in the church schools that have the best arrangements and equipment.

Now that week-day religious education is becoming a fact, churches are looking about them for properly arranged facilities for the carrying on of this work and find that the church school building, arranged for departmental work, makes an ideal place for the week-day religious training. It is being felt that these arrangements within the church school building ought to compare favorably with the arrangements with which the children are familiar in their public school work and have in addition a home-like atmosphere, obtained by the use of carpets or rugs, and curtains at the windows, also appropriate pictures on the walls of the assembly and classrooms. Department or class trophies are on exhibition. So surrounded, the pupils acquire a sense of proprietorship. Their department becomes a place where they long to be. Such an edifice becomes *their* church. Thus the study of religious subjects takes on a dignity no less than that of the subjects taught in the grammar and high schools and, surrounded by a home-like atmosphere, the pupils accept the church school instruction as applying to every phase of their life.

The modern church school structure also provides ideally for the young people's societies for various ages, and more and more the young people are coming to the church building for their social life, as in the former days. A multiple use of the rooms for all of these and other purposes, is a wise economy as well as a happy result.

The department has persisted in its efforts so to guide churches that they will erect edifices pleasing in appearance and architecturally worthy. It costs but little if any more to accomplish this end.

Churches coming to the department for initial advice are urged to engage only the best-trained and most competent operating architects to execute the work.

Our church contacts have been many, and we are greatly encouraged by the appreciation, as well as the earnestness, of those we have been called upon to serve.

AN AGENCY WORKING WITH GOD

The American Baptist Home Mission Society is not a large syphon, receiving and giving the same amount, a mere convenient denominational device to distribute missionary gifts from one part of the country to another and allowing them to mingle and flow blindly without intelligent direction wherever they will; it is not only a reservoir receiving gifts, that naturally flow down the mountainside, conducting these offerings through carefully constructed channels to remote possessions; but it is a vast national irrigation project often pushing its waters to the highest altitudes. Were it to withdraw its gifts whole States would thirst for the water of life. This Society is a wise distributer of the gifts of the strong for the assistance of the weak. It is a trustee, investing talents of service and money in the souls of needy men. Such a national missionary organization solicits gifts from all who are strong and prosperous today for those who are unexpectedly facing reverses and who see a work which they cannot accomplish without the assistance of others.

It is the loving parent, equally interested in every member of the large and widely scattered family, assisting one son with the gift of another son, and uniting all in the education and success of the younger children, who are coming later to their strength. It sets the growing boy up in business, helps him plan to enlarge his noble enterprise, furnishes him capital for his important ventures, stimulating his faith, his industry, and his courage till he is able to face the battle alone. It then lays upon him the obligation, which he long since has felt, of playing the part of the elder brother to the younger members in the family, who are to repeat the process through which he has passed. If, however, calamity suddenly surprises him, the Society rushes again to his assistance.

Respectfully submitted, in behalf of the Board,

FRANK M. GOODCHILD, *Chairman.* CHARLES L. WHITE, *Executive Secretary.*

TREASURER'S REPORT

BALANCE SHEET, APRIL 30, 1925

ASSETS

1. Permanent Trust Funds Assets:		
a. Investments	$8,071,190.86	
b. Cash	3,718.33	
c. Cash in Transit	751.71	$8,075,660.90
2. Annuity Fund Assets:		
a. Investments	$1,380,147.30	
b. Cash	964.07	1,381,111.37
3. Special Trust Funds Assets:		
Income Payable to Individual Beneficiaries		
a. Investments	$969,217.01	
b. Cash	598.13	969,815.14
4. Special Trust Fund Assets:		
Income Payable to Other Organizations		
a. Investments		1,500,000.00
5. Property and Equipment Assets:		
a. Equities in School and Mission Properties		2,440,351.58
6. Church Edifice Loan Fund Assets:		
a. Loans and Investments	$226,474.33	
b. Cash	29,777.31	256,251.64
Total Assets—Permanent and other Trust Funds, etc.		$14,623,190.63
7. Designated Funds Assets:		
a. Investments	$64,343.45	
b. Due from Woman's A. B. H. M. S.	25,000.00	
c. Cash	126,228.72	
d. Cash in Transit	20,351.44	
e. Due from Bacone College	31,177.51	267,101.12
8. Liability Reserve Funds Assets:		
a. Investments	$12,000.00	
b. Cash	38,357.93	50,357.93
9. Other Reserve Funds Assets:		
a. Investments	$84,382.11	
b. Cash	2,769.09	87,151.20
10. Current Assets:		
a. Investments	$47,782.02	
b. Cash	4,898.09	
c. Cash in Transit	121,308.39	
d. Unearned Insurance Premiums	30,821.22	204,809.72
		$15,232,610.60

BALANCE SHEET, APRIL 30, 1925

FUNDS AND LIABILITIES

1. Permanent Trust Funds:		
1. Unrestricted as to income	$5,584,416.11	
2. Restricted as to income	2,491,244.79	
		$8,075,660.90
2. Annuity Funds:		
1. Par value of unmatured annuities	$1,314,876.92	
2. Reserve for depreciation of investments	66,234.45	
		1,381,111.37
3. Special Trust Funds—Special Trust Agreements:		
Income Payable to Individual Beneficiaries		969,815.14
4. Special Trust Fund—Special Trust Agreement:		
Income Payable to Other Organizations		1,500,000.00
5. Property and Equipment Funds:		
1. Invested in Property and Equipment		2,440,351.58
6. Church Edifice Loan Fund		256,251.64
Total Permanent and Other Trust Funds, etc.		$14,623,190.63
7. Temporary Funds for Designated Purposes:		
1. Funds which cannot be expended before May 1, 1926	$4,368.53	
2. Unexpended Income Designated for:		
a. Building Purposes	149,075.83	
b. Other Purposes	83,656.76	
3. Notes payable to banks	30,000.00	
		267,101.12
8. Current Liabilities:		
1. Notes Payable to Banks	$300,000.00	
2. Accounts Payable	466.33	
3. Income from Special Trust Funds due Beneficiaries	51,805.24	
		352,271.57
9. Liability Reserves:		
1. Retirement Allowances	$19,167.38	
2. Group Insurance	31,190.55	
		50,357.93
Total Funds and Liabilities		$15,292,921.25
10. Other Reserves:		
1. Equalization of Income from Legacies	$84,065.76	
2. Fire and Tornado Insurance	3,085.44	
Total	$87,151.20	
ACCUMULATED DEFICIT	147,461.85	
Excess of Accumulated Deficit over Legacy and Fire and Tornado Insurance Reserves		60,310.65
		$15,232,610.60

SUMMARY OF ALL FUNDS—CREDITS

	Balances April 30, 1924	Receipts	Transfers	Deficit April 30, 1925	Totals
TRUST FUNDS AND PROPERTIES					
1. Permanent Funds	$6,914,407.74	$247,137.75	$14,055.41	----------	$7,175,600.90
Special Endowment for Schools	900,060.00	----------	----------	----------	900,060.00
2. Annuity Fund	1,382,912.68	62,211.36	----------	----------	1,445,124.04
3. Special Trust Funds: Income Payable to Individual Beneficiaries	956,376.21	1,438.93	12,000.00	----------	969,815.14
4. Special Trust Fund: Income Payable to Other Organizations	1,500,000.00	----------	----------	----------	1,500,000.00
5. School and Mission Properties	2,181,812.53	258,539.05	----------	----------	2,440,351.58
6. Church Edifice Loan Fund	247,225.73	14,446.82	----------	----------	261,672.55
CURRENT AND TEMPORARY FUNDS					
7. Designated	262,681.38	556,212.89	12,000.00	----------	830,894.27
8. Conditional	6,136.53	232.00	----------	----------	6,368.53
9. Reserve	174,483.77	10,329.62	16,000.00	----------	200,813.39
10. General Fund:					
Operating Budget, 1924-1925	----------	851,312.91	83,004.80	----------	934,317.71
Deficit	----------	11,278.68	7,426.32	147,461.85	166,166.85
Totals	$14,526,096.57	$2,013,140.01	$144,486.53	$147,461.85	$16,831,184.96

SUMMARY OF ALL FUNDS—CHARGES

	Disbursements	Budget Reserves	Transfers	Balances April 30, 1925	Totals
TRUST FUNDS AND PROPERTIES					
1. Permanent Funds	----------	----------	----------	$7,175,600.90	$7,175,600.90
Special Endowment for Schools	----------	----------	----------	900,060.00	900,060.00
2. Annuity Fund	----------	----------	$64,012.67	1,381,111.37	1,445,124.04
3. Special Trust Funds: Income Payable to Individual Beneficiaries	----------	----------	----------	969,815.14	969,815.14
4. Special Trust Fund: Income Payable to Other Organizations	----------	----------	----------	1,500,000.00	1,500,000.00
5. School and Mission Properties	----------	----------	----------	2,440,351.58	2,440,351.58
6. Church Edifice Loan Fund	$5,420.91	----------	----------	256,251.64	261,672.55
CURRENT AND TEMPORARY FUNDS					
7. Designated	622,180.43	----------	8,158.76	200,555.08	830,894.27
Conditional	----------	----------	1,000.00	5,368.53	6,368.53
9. Reserve	8,312.13	----------	54,992.13	137,509.13	200,813.39
10. General Fund:					
Operating Budget, 1924-1925	933,455.46	----------	16,322.97	----------	949,778.43
Deficit, May 1, 1924	150,706.13	----------	----------	----------	150,706.13
Totals	$1,720,075.06	----------	$144,486.53	$14,966,623.37	$16,831,184.96

CONSOLIDATED STATEMENT OF INCOME
1924-1925

General Fund—Regular Budget:			
Non-Donation Sources:			
Income from Investments:			
Permanent Trust Funds	$361,782.52		
Isaac Davis Fund	549.80		
Conditional Fund	270.59		
Designated Funds	6,742.02		
General Fund	7,248.90		
Reserve Funds	6,375.52		
		$382,969.35	
Legacies:			
Received during year	$57,007.87		
Transfer from Reserve Fund	42,992.13		
		100,000.00	
Income from Annuities:			
Income from Investments	$69,583.33		
Annuity Funds Released	39,012.67		
	$108,596.00		
Less Annuities Paid	85,358.45		
		23,237.55	
Transfer from Conditional Fund		1,000.00	
Net Profit on Investments disposed of during year		2,040.82	
Total from Non-Donation Sources		$509,247.72	
Donation Sources:			
Contributions from the Denomination:			
Distributable funds	$371,715.29		
Distributable funds—Designated	21,448.70		
Above Pro Rata share of Distributable Funds	24,294.97		
Colporter and Chapel Car Collections	1,575.50		
Evangelists' Collections	6,035.53		
Total from Donation Sources		425,069.99	
Total Income General Fund			$934,317.71
Designated Funds — Supplemental and Specific Budgets:			
Non-Donation Sources:			
Income from Investments:			
Permanent Trust Funds	$55,375.03		
Designated Funds	1,074.95		
Special Trust Fund for Endowment of Schools	47,973.14		
		$104,423.12	

CONSOLIDATED STATEMENT OF EXPENDITURES
1924-1925

General Fund—Regular Budget:

Field Expenditures:

Missionary Department:			
English-speaking and Indian Work	$111,556.00		
City and Foreign-speaking Work	168,938.85		
Social Service and Rural Work	29,649.32		
Evangelism	44,832.81		
Colporters and Chapel Cars	28,261.05		
Latin North America	109,221.96		
Mission Properties	22,617.45		
		$515,077.44	
Education Department:			
Salaries and Expenses	$201,298.62		
School Properties	34,694.60		
		235,993.22	
Church Edifice Work:			
Conditional Loans to Churches	$64,000.00		
Architectural Department	5,608.15		
		69,608.15	
Miscellaneous:			
Group Insurance and Retirement Allowances	$12,500.00		
Home Missions Council	2,000.00		
		14,500.00	
Overhead:			
Executive and General Administration	$30,784.28		
Finance Department	23,571.98*		
Missionary Department	19,590.31		
Education Department	7,934.94		
Interest on Loans	11,645.15		
	$93,526.66		
Less paid by other Funds	2,000.00*		
		91,526.66	
Promotion of Interest and Beneficence		23,072.96	
Total Expenditures General Fund			$949,778.43

Designated Funds — Supplemental and Specific Budgets:

Field Expenditures:

Missionary Department:			
Salaries and Expenses	$48,575.40		
Mission Properties	29,161.49		
		$77,736.89	
Philanthropies		54,268.54	

CONSOLIDATED STATEMENT OF INCOME

1924-1925—Continued

Income Church Edifice Gift Fund:			
Income from Investments	$12,852.82		
Legacy	1,000.00		
		$13,852.82	
Income from Special Trust Fund (payable to other organizations)		75,000.00	
Legacies		11,212.22	
Miscellaneous:			
Conditional Loans to Churches repaid	$3,994.12		
Transfer from Fire and Tornado Insurance Reserve Fund to cover fire loss Colegios Internacionales, El Cristo, Cuba	12,000.00		
Rents from Mission Properties	140.00		
Proceeds from sale of School Property	13,844.75		
Proceeds from sale of Mission Property	5,057.25		
Proceeds from sale of Church Property	1,425.00		
Miscellaneous	131.62		
		36,592.74	
Total from Non-Donation Sources		$241,080.90	
Donation Sources:			
Contributions from Churches and Individuals:			
For the Society	$36,925.15		
For other Organizations	77,706.84		
From General Education Board	212,500.00		
Total from Donation Sources		327,131.99	
Total Income from Designated Funds			$568,212.89
Total Income			$1,502,530.60
Excess of Expenditures over Income (General Fund)			15,460.72
			$1,517,991.32

Income from Special Trust Funds (Not included above):		
Paid during year	$27,983.26	
To be paid after May 1, 1925	51,805.24	
	$79,788.50	

CONSOLIDATED STATEMENT OF EXPENDITURES

1924-1925—Continued

Paid to Other Organizations		$75,000.00	
Education Department:			
Salaries and Expenses	$131,538.19		
School Properties	190,967.51		
		322,505.70	
Church Edifice Work:			
Conditional Loans to Churches		89,219.93	
Miscellaneous:			
(Includes $8,158.76 transferred to other funds)		11,608.13	
Total Expenditures, Supplemental and Specific Budgets		$630,339.19	
Balance in Designated Funds May 1, 1924	$262,681.38		
Balance in Designated Funds May 1, 1925	200,555.08		
Decrease		62,126.30	
Net Expenditures Designated Funds			568,212.89
			$1,517,991.32
Deficit May 1, 1924—General Fund		$150,706.13	
Less:			
From General Board of Promotion:			
To apply on 1923-1924 Budget	$9,627.85		
Victory Campaign Receipts	1,320.86		
Contributions from Individuals	115.20		
From Designated Funds—Contributions received in previous years	7,103.35		
Other Adjustments, net	537.74		
		18,705.00	
		$132,001.13	
Excess of Expenditures over income for year 1924-1925		15,460.72	
Deficit, May 1, 1925		$147,461.85	

DETAILS OF GENERAL FUND EXPENDITURES UNDER THE BUDGET OF 1924-1925

Missionary Department

STATES	*General*	*Evangelism*	*Totals*
Alaska	$1,500.00	.....	$1,500.00
Arizona	17,365.20	.....	17,365.20
Arizona, Navaho, and Hopi Indians	3,696.10	.....	3,696.10
California, Northern	16,628.23	.....	16,628.23
California, Indians	500.00	.....	500.00
California, Southern	9,194.28	$1,796.93	10,991.21
Colorado	1,360.02	1,281.30	2,641.32
Connecticut	7,776.52	.....	7,776.52
Delaware	630.00	.....	630.00
Idaho, Southern	9,725.00	3,087.10	12,812.10
Illinois	7,009.15	1,259.35	8,268.50
Indiana	8,970.80	.....	8,970.80
Iowa	1,250.00	.....	1,250.00
Kansas	3,810.00	.....	3,810.00
Kansas, Indians	400.00	.....	400.00
Maine	1,496.13	.....	1,496.13
Massachusetts	10,325.00	4,024.88	14,349.88
Michigan	5,727.62	1,372.55	7,100.17
Minnesota	8,666.42	1,648.58	10,315.00
Missouri	4,799.97	.....	4,799.97
Montana	6,356.11	.....	6,356.11
Montana, Crow Indians	6,128.43	.....	6,128.43
Nebraska	2,947.76	4,244.69	7,192.45
Nevada	9,497.61	.....	9,497.61
Nevada, Paiute Indians	1,810.04	.....	1,810.04
New Jersey	10,119.37	1,193.42	11,312.79
New York	33,179.61	3,322.14	36,501.75
North Dakota	9,070.00	879.22	9,949.22
Ohio	7,289.88	1,620.50	8,910.38
Oklahoma, Blanket Indians	12,022.11	.....	12,022.11
Oregon	3,700.00	.....	3,700.00
Pennsylvania	12,425.32	3,000.37	15,425.69
Rhode Island	3,954.84	.....	3,954.84
South Dakota	562.50	916.63	1,479.13
Utah	9,233.56	.....	9,233.56
Vermont	.....	837.27	837.27
Washington, Eastern, and Northern Idaho	1,600.00	.....	1,600.00
Washington, Western	4,043.08	.....	4,043.08
West Virginia	4,537.50	.....	4,537.50
Wisconsin	2,883.33	2,494.92	5,378.25
Wyoming	19,812.03	747.32	20,559.35
Pacific Coast, Chinese Work	3,254.32	.....	3,254.32
Social Service and Rural Work	29,649.32	.....	29,649.32
General Field Workers	22,298.06	.....	22,298.06
Evangelism—Superintendent, Salary and Expenses	.....	7,226.98	7,226.98
Special Evangelistic Work	.....	3,878.66	3,878.66
Other Work	4,200.00	.....	4,200.00
	$341,405.22	$44,832.81	$386,238.03

LATIN AMERICA	*General*	*Evangelism*	*Totals*
Cuba	$37,278.42	.....	37,278.42
El Salvador	15,883.66	.....	15,883.66
Jamaica	2,000.00	.....	2,000.00
Mexico	31,406.53	.....	31,406.53
Nicaragua	5,975.91	.....	5,975.91
Porto Rico	31,263.19	.....	31,263.19
General	5,031.70	.....	5,031.70
	$128,839.41	.....	128,839.41
Total for Missionary Department	$470,244.63	$44,832.81	$515,077.44

Education Department

HIGHER SCHOOLS FOR NEGROES	*Salaries*	*Expenses*	*Additions to Properties*
Arkansas Baptist College, Little Rock, Ark...	$800.00	.....	.....
Benedict College, Columbia, S. C.	13,000.00	.....	.....
Bishop College, Marshall, Texas	13,000.00	$608.03	.....
Hartshorn Memorial College, Richmond, Va...	1,400.00	.....	.....
Jackson College, Jackson, Miss.	9,000.00	.....	$2,071.94
Leland College, Baker, La.	8,000.00	.....	.....
Morehouse College, Atlanta, Ga.	10,000.00	.....	5,000.00
Roger Williams University, Nashville, Tenn..	1,551.50	.....	.....
Selma University, Selma, Ala.	800.00	.....	.....
Shaw University, Raleigh, N. C.	12,000.00	.....	3,000.00
Spelman Seminary, Atlanta, Ga.	.....	1,500.00	.....
Simmons University, Louisville, Ky.	1,400.00	.....	.....
Storer College, Harpers Ferry, W. Va.	3,000.00	.....	.....
Virginia Union University, Richmond, Va. ..	17,500.00	2,000.00	5,000.00
SECONDARY SCHOOLS FOR NEGROES			
Coleman Academy, Gibsland, La.	600.00	.....	.....
Florida Normal and Industrial Institute, St. Augustine, Fla	500.00	.....	.....
INDIAN SCHOOL			
Bacone College, Bacone, Okla.	10,000.00	.....	.....
LATIN-AMERICAN SCHOOLS			
Cuba—Colegios Internacionales	11,450.00	50.00	350.00
Jamaica, B. W. I.—Calabar College	3,000.00	.....	.....
Mexico—Theological School, Saltillo	8,018.75	416.71	13,000.00
Mexico—Boys' High School	3,681.00	.....	.....
Nicaragua—Colegio Bautista, Managua	3,137.80	1,780.66	6,000.00
Porto Rico—Evangelical Seminary, Rio Piedras	1,800.00	1,074.68	.....
OTHER SCHOOLS			
International Baptist Seminary, East Orange, N. J.	30,000.00	1,059.68	272.66
Spanish-American Department, Los Angeles, Calif.	7,800.00	750.00	.....
MISCELLANEOUS			
Auditing School Accounts	.....	933.93	.....
Insurance on School Buildings	.....	15,666.94	.....
Books, Supplies, etc.	.....	4,018.94	.....
	$171,439.05	$29,859.57	$34,694.60
Total for Education Department			$235,993.22

Church Edifice Work

Conditional Loans to Sundry Churches		$64,000.00
Architectural Department:		
Secretary—Salary	$5,000.00	
Secretary—Expenses	3,340.82	
Assistant Secretary—Salary	3,837.52	
Assistant Secretary—Expenses	9.83	
Draftsmen and Clerical Force	7,121.25	
Fees to Other Architects	1,361.28	
Office and Other Expenses	5,701.85	
	$26,372.55	
Less Received from Churches, etc.	20,764.40	
		5,608.15
Total for Church Edifice Work		$69,608.15

Miscellaneous

Transfer to Group Insurance Reserve Fund	$10,000.00	
Transfer to Retirement Allowance Reserve Fund	2,500.00	
Home Missions Council	2,000.00	
		$14,500.00

Overhead

	Salaries	*Expenses*	*Totals*
Executive Department:			
Executive Secretary	$5,500.00	$754.49	
Office Salaries	2,916.51	.....	
	$8,416.51	$754.49	
General Administration:			
Office Salaries	$5,337.29	.....	
Office Supplies and Expenses	.....	$4,398.23	
Postage	.....	685.18	
Rent	.....	10,000.00	
Traveling Expenses of Board Members	.....	1,192.58	
	$5,337.29	$16,275.99	
Total Executive and General Administration	$13,753.80	$17,030.48	$30,784.28
Finance Department:			
Office Salaries	$14,072,13	.....	
Audit	.....	$1,250.00	
Collecting Agencies	.....	1,844.08	
Exchange	.....	45.29	
Expense of Collecting Legacies	.....	78.75	
Legal Expenses	.....	4,500.00	
Surety Bonds	.....	165.00	
Incidentals	.....	13.83	
	$14,072.13	$7,896.95	
Church Edifice Work	1,333.33	269.57	
	$15,405.46	$8,166.52	*$23,571.98
Missionary Department	$12,198.18	$7,392.13	19,590.31
Education Department	5,000.00	2,934.94	7,934.94
Interest on Budget Loans	.....	.....	11,645.15
Total Administration and General Expenses			$93,526.66
*Less paid by:			
Church Edifice Loan Fund			*2,000.00
			$91,526.66

Promotion of Interest and Beneficence

	Salaries	*Expenses*
Assistant Secretary	$3,500.00	$460.06
Field Representative	3,666.63	1,215.15
Office Salaries	1,200.00	.....
Advertising	.....	2,842.63
Anniversary Expenses	.....	2,600.66
Annual Report	.....	1,496.08
Columbia College Courses	.....	1,000.00
Literature	.....	3,045.16
Postage	.....	295.79
Special Conferences	.....	406.85
Special Deputation Work	.....	343.95
Student Fellowship for Christian Life Service	.....	1,000.00
	$8,366.63	$14,706.33
		8,366.63
Total for Promotion of Interest and Beneficence		$23,072.96

DETAILS OF DESIGNATED FUNDS EXPENDITURES

Missionary Department

	Salaries and Expenses	*Mission Properties*	
Arizona	$1,039.20	.....	
California	2,404.03	.....	
Connecticut	35.25	.....	
Illinois	214.53	.....	
Michigan	8.00	.....	
Montana	1,954.43	$500.00	
Nebraska	7.00	.....	
Nevada	84.14	2,500.00	
New York	1,254.80	.....	
North Dakota	600.00	.....	
Oklahoma	980.67	643.15	
Oregon	100.00	.....	
Washington	250.00	.....	
Colporters in Colorado	8,382.80	.....	
Colporters in Idaho	2,719.17	.....	
Colporters in Montana	7,006.37	.....	
Colporters in Utah	1,046.89	.....	
Colporters in Wyoming	10,194.72	.....	
Cuba	1,512.50	15,000.00	
El Salvador	60.00	.....	
Haiti	5,147.01	.....	
Mexico	2,595.00	10,370.23	
Nicaragua	200.00	.....	
Porto Rico	666.89	148.11	
Unclassified	112.00	.....	
	$48,575.40	$29,161.49	$77,736.89

Philanthropies

Central Baptist Orphanage, Maywood, Ill...		4.00	
Fannie Doane Home for Missionaries' Children, Granville, Ohio		5.85	
Sunset Home and Hospital, Concordia, Kans.		1,853.85	
The Northwestern Baptist Hospital Association, St. Paul, Minn.		52,404.84	
			54,268.54
Paid to Other Organizations			75,000.00

Education Department

	Salaries and Expenses	*Buildings and Equipment*	
Arkansas Baptist College, Little Rock, Ark.	$5,041.25	.....	
Bacone College, Bacone, Okla.	20,854.54	$60,064.00	
Benedict College, Columbia, S. C.	9,990.10	37,622.22	
Bishop College, Marshall, Texas	9,999.98	.....	
Colegios Bautista, Managua, Nicaragua	210.00	1,400.00	
Colegios Internacionales, El Cristo, Cuba	78.15	.....	
Hartshorn Memorial College, Richmond, Va.	5,164.25	.....	
International Baptist Seminary, E. Orange, N. J.	158.14	.....	
Jackson College, Jackson, Miss.	4,999.96	.....	
Jacmel Training School, Haiti	1,150.57	.....	
Mexican Seminary, Los Angeles, Calif.	292.04	.....	
Mexican Theological Seminary, Saltillo, Mexico	178.71	30,000.00	
Morehouse College, Atlanta, Ga.	23,037.34	2,000.00	
Murrow Indian Orphans' Home, Bacone, Okla.	621.16	1,702.74	
Roger Williams University, Nashville, Tenn.	1,292.00	.....	
Selma University, Selma, Ala.	5,041.25	.....	
Shaw University, Raleigh, N. C.	18,348.42	58,178.55	
Spelman Seminary, Atlanta, Ga.	26.56	.....	
Storer College, Harpers Ferry, W. Va.	4,000.00	.....	
Virginia Union University, Richmond, Va..	20,953.77	.....	
Unclassified	100.00	.....	
	$131,538.19	$190,967.51	
Total for Educational Work			$322,505.70

Church Edifice Work

Conditional Loans to Sundry Churches		$63,584.00
Roger Williams Memorial		25,000.00
Miscellaneous:		
Insurance, Taxes and Assessments, etc..		635.93
Total for Church Edifice Work		$89,219.93

Miscellaneous

From Income of Special Trust Funds	$3,136.90	
Student Fellowship for Christian Life Service	270.00	
Transferred to Permanent Trust Funds	1,055.41	
Transferred to General Fund	7,103.35	
Unclassified	42.47	
Total Miscellaneous Expenditures		$11,608.13
Total Designated Funds Expenditures.		$630,339.19

1. PERMANENT TRUST FUNDS

Balance May 1, 1924		$6,914,407.74
CREDITS		
Contributions	$120,905.30	
Transferred from Annuity Fund (Released by death of donors)	13,000.00	
Legacies	75,902.68	
Income added to principal of two funds	1,914.37	
Profit on sale of Securities	49,470.81	
		261,193.16
Balance April 30, 1925		$7,175,600.90
SPECIAL TRUST FUND FOR ENDOWMENT OF SCHOOLS		
Balance April 30, 1925 (no changes during year)		900,060.00
Total Permanent Funds		$8,075,660.90

2. ANNUITY FUND

Balance May 1, 1924		$1,382,912.68
CREDITS		
Contributions	$57,715.08	
Legacies	1,057.50	
Profit on Securities sold during year	3,438.78	
		62,211.36
		$1,445,124.04
CHARGES		
Transferred to following funds:		
General Fund	$39,012.67	
Permanent Trust Funds	13,000.00	
Special Trust Funds	12,000.00	
		64,012.67
Balance April 30, 1925		$1,381,111.37

3. SPECIAL TRUST FUNDS, SPECIAL TRUST AGREEMENTS

INCOME PAYABLE TO INDIVIDUALS		
Balance May 1, 1924		$956,376.21
CREDITS		
Contributions	$2.00	
Legacy	1,072.22	
Transfer from Annuity Fund	12,000.00	
Net profit on Securities sold during year	364.71	
		13,438.93
		$969,815.14

4. SPECIAL TRUST FUND, SPECIAL TRUST AGREEMENT

INCOME PAYABLE TO OTHER ORGANIZATIONS	
Balance April 30, 1925 (no changes during year)	$1,500,000.00

5. SCHOOL AND MISSION PROPERTIES

Balance May 1, 1924		$2,181,812.53
ADDITIONS		
School Properties	$211,817.36	
Mission Properties	46,721.69	
		258,539.05
Balance April 30, 1925		$2,440,351.58

6. CHURCH EDIFICE LOAN FUND

Balance May 1, 1924		$247,225.73
CREDITS		
Interest received from Churches	$12,362.14	
Income from Investments	1,784.68	
Received in payment of time loan previously written off	300.00	
		14,446.82
		$261,672.55
CHARGES		
Administration Expenses	$2,000.00	
Written off	3,420.91	
		5,420.91
Balance April 30, 1925		$256,251.64
Loans Repaid by Churches during year	$36,202.10	
Loans Made to Churches during year	28,000.00	

7. CONDITIONAL FUND

Balance May 1, 1924	$6,136.53	
Less included in "Unexpended Income Designated for Other Purposes" on balance sheet of April 30, 1924	1,000.00	
Carried on balance sheet for April 30, 1924, as "Funds which cannot be expended before May 1, 1925"		$5,136.53
Profit on Securities sold during year		232.00
		$5,368.53
CHARGES		
Transfer to General Fund		1,000.00
Actual balance in Conditional Loan Fund	$5,368.53	
Less to be expended during 1925-26, included in "Unexpended Income Designated for Other Purposes" on balance sheet for April 30, 1925	1,000.00	
Balance which cannot be expended before May 1, 1926		$4,368.53

9 and 10. RESERVE FUNDS

Balance May 1, 1924		$174,483.77
CREDITS		
Income from Investments, etc.	$7,953.08	
Transfer from General Fund	16,000.00	
Profit on Securities sold during year	2,376.54	
		26,329.62
		$200,813.39

CHARGES		
Paid Sundry Beneficiaries under Group Insurance Plan..	$1,976.46	
Paid Sundry Beneficiaries under Retirement Allowance Plan	6,335.67	
Transfer to General Fund—Legacies	42,992.13	
Transfer to Designated Funds—Fire Loss	12,000.00	
		63,304.26
Balance April 30, 1925		$137,509.13
Legacy Reserve Fund	$84,065.76	
Retirement Allowance Reserve Fund	19,167.38	
Group Insurance Reserve Fund	31,190.55	
Fire and Tornado Insurance Reserve Fund	3,085.44	
	$137,509.13	

ATLANTA
BALTIMORE
BIRMINGHAM
BOSTON
BUFFALO
CHICAGO
CINCINNATI
CLEVELAND
DALLAS
DENVER
DETROIT
KANSAS CITY
LOS ANGELES
MINNEAPOLIS
NEWARK
NEW ORLEANS

HASKINS & SELLS
CERTIFIED PUBLIC ACCOUNTANTS
37 WEST 39TH STREET
NEW YORK

NEW YORK
PHILADELPHIA
PITTSBURGH
PORTLAND
PROVIDENCE
SAINT LOUIS
SALT LAKE CITY
SAN DIEGO
SAN FRANCISCO
SEATTLE
TULSA
WATERTOWN
HAVANA
LONDON
PARIS
SHANGHAI

CERTIFICATE

We have audited the records of cash receipts and disbursements of The American Baptist Home Mission Society for the year ended April 30, 1925, and have verified the cash balances and the investments as shown by the books as of April 30, 1925, and

We Hereby Certify that, in our opinion, the accompanying Balance Sheet and Statements of Income and Expenditures and of Changes in Funds, are correct.

(Signed) Haskins & Sells.

New York, June 25, 1925.

EXHIBIT A

Income and Expenditures Under Regular Budget for 1924-1925

Income	*Budget Expectations*	*Income*	*More than Expectations*	*Less than Expectations*
Non-Donation:				
Income from Investments:				
Permanent Trust Funds	$366,000.00	$362.332.32	.....	$3,667.68
Conditional Fund	300.00	270.59	.....	29.41
Designated Fund	5,700.00	6,742.02	$1,042.02	.....
General Fund	4,000.00	7,248.90	3,248.90	.....
Reserve Fund	8,000.00	6,375.52	.....	1,624.48
Legacies	100,000.00	57,007.87	.....	.....
Transferred from Reserve Fund	.....	42,992.13	.....	.....
Income from Annuities	9,000.00	23,237.55	14,237.55	.....
Conditional Funds Released	1,000.00	1,000.00	.....	.....
Unclassified	.....	2,040.82	2,040.82	.....
Donation:				
Contributions from the Denomination	605,635.00	417,458.96	.....	188,176.04
Colporter Collections	1,000.00	1,575.50	575.50	.....
Total Budget Income	$1,100,635.00	$928,282.18	.....	$172,352.82

Expenditures	*Budget Estimate*	*Expenditures*	*More than Estimate*	*Less than Estimate*
Field Expenditures:				
Missionary Department:				
English-speaking and Indian Missions	$88,270.00	$80,406.50	.....	$7,863.50
English-speaking and Indian Missions Special	42,045.00	31,149.50	.....	10,895.50
City and Foreign-speaking Missions (Inc. $3,000.00 Mission Properties)	188,015.00	171,938.85	.....	16,076.15
Social Service and Rural Work	41,200.00	29,649.32	.....	11,550.68
Evangelism	41,273.00	*38,797.28	.....	2,475.72
Colporters and Chapel Cars.	33,300.00	28,261.05	.....	5,038.95
Latin North America	137,202.00	109,221.96	.....	27,980.04
Mission Properties	35,000.00	19,617.45	.....	15,382.55
Total for Mission Work	$606,305.00	$509,041.91	.....	$97,263.09
*Total Expenditures	.....	$44,832.81	.....	.....
Less Collections	.....	6,035.53	.....	.....
		$38,797.28		
Education Department:				
Appropriations to Schools	$189,511.00	$179,570.78	.....	$9,940.22
Miscellaneous	15,000.00	1,518.94	.....	13,481.06
Insurance	14,000.00	15,666.94	$1,666.94	.....
Auditing School Accounts	600.00	933.93	333.93	.....
Repairs	1,000.00	3,608.03	2,608.03	.....
Buildings	35,000.00	34,694.60	.....	305.40
Total for Education	$255,111.00	$235,993.22	.....	$19,117.78

Expenditures	*Budget Estimate*	*Expenditures*	*More than Estimate*	*Less than Estimate*
Church Edifice Work:				
Loans to Churches	$45,000.00	$64,000.00	$19,000.00	.....
Architectural Dept.	18,000.00	5,608.15	.....	$12,391.85
	$63,000.00	$69,608.15	$6,608.15	.....
Miscellaneous:				
Home Missions Council	$2,000.00	$2,000.00	.....	.....
Transfer to Group Insurance Reserve Fund	10,000.00	10,000.00	.....	.....
Transfer to Retirement Allowance Reserve Fund	2,500.00	2,500.00	.....	.....
	$14,500.00	$14,500.00	.....	.....
General Contingent Fund	$38,419.00	.....	.....	$38,419.00
Overhead:				
Executive Department:				
Salaries and Expenses of Secretary and Clerks	$10,600.00	$9,171.00	.....	$1,429.00
General Administration:				
Office Salaries	$4,874.00	$5,337.29	$463.29	.....
Office Supplies and Expenses.	4,000.00	4,398.23	398.23	.....
Postage	1,226.00	685.18	.....	$540.82
Rent	10,500.00	10,000.00	.....	500.00
Traveling Expenses of Board Members	1,500.00	1,192.58	.....	307.42
Incidentals	250.00	.....	.....	250.00
	$22,350.00	$21,613.28	.....	$736.72
Total Executive and General Administration	$32,950.00	$30,784.28	.....	$2,165.72
Finance Department:				
Assistant Treasurer	$2,800.00	$3,000.00	$200.00	.....
Office Salaries	11,232.00	11,072.13	.....	$159.87
Audit	1,500.00	1,250.00	.....	250.00
Collecting Agencies	1,720.00	1,844.08	124.08	.....
Exchange	70.00	45.29	.....	24.71
Expense of Collecting Legacies	250.00	78.75	.....	171.25
Legal Expenses	2,500.00	4,500.00	2,000.00	.....
Surety Bonds	400.00	165.00	.....	235.00
Incidentals	628.00	13.83	.....	614.17
	*$21,100.00	*$21,969.08	.....	.....
Church Edifice Work	6,500.00	1,602.90	.....	$4,897.10
	$27,600.00	$23,571.98	.....	$4,028.02
Missionary Department	$22,650.00	$19,590.31	.....	$3,059.69
Education Department	$7,000.00	$7,934.94	$934.94	.....
Interest on Budget Loans	$17,000.00	$11,645.15	.....	$5,354.85
Total Administration and General Expenses	$107,200.00	$93,526.66	.....	$13,673.34
*Less paid by other Funds	2,000.00	*2,000.00	.....	.....
	$105,200.00	$91,526.66	.....	$13,673.34

Expenditures	*Budget Estimate*	*Expenditures*	*More than Estimate*	*Less than Estimate*
Promotion of Interest and Beneficence:				
Assistant Secretary — Salary and Expenses	$3,500.00	$3,960.06	$460.06	.....
Field Representative—Salary and Expenses	.....	4,881.78	4,881.78	.....
Office Salaries	2,720.00	1,200.00	.....	1,520.00
Advertising	2,500.00	2,842.63	342.63	.....
Anniversary Expenses	1,500.00	2,600.66	1,100.66	.....
Annual Report	1,500.00	1,496.08	.....	3.92
Literature	3,000.00	3,045.16	45.16	.....
Postage	380.00	295.79	.....	84.21
Special Deputation Work	750.00	343.95	.....	406.05
Special Conferences	250.00	406.85	156.85	.....
Student Fellowship for Christian Life Service	1,000.00	1,000.00	.....	.....
Columbia College Courses (Social and Religious Education)	1,000.00	1,000.00	.....	.....
	$18,100.00	$23,072.96	$4,972.96	.....
Total Expenditures	$1,100,635.00	$943,742.90	.....	$156,892.10

Budget Expectations for Year		$1,100.635.00	
Budget Income for Year		928,282.18	
Income less than Estimate			$172,352.82
Budget Estimates for Year		$1,100,635.00	
Budget Expenditures for Year		943,742.90	
Budget Expenditures Less than Estimate			156,892.10
Excess of Expenditures over Income			$15,460.72
Deficit Reported April 30, 1924		$150,706.13	
Less Adjustments during 1924-25		18,705.00	132,001.13
Net deficit April 30, 1925			$147,461.85

EXHIBIT B

LEGACIES

FOR GENERAL FUND

CALIFORNIA	
Griffith, Alfred P.—Azusa	$1,580.87
CANADA	
Little, Taylor—Hatley, P. Q.	123.00
COLORADO	
Laughlin, Susie O.—Denver	100.00
CONNECTICUT	
Browning, Polly—Uncasville	9.00
Miller, Amanda—Greenwich	775.00
Smith, Nancy—Stamford	22.92
Wooster, Mary McC.—Saybrook	1,293.83
ILLINOIS	
Bridges, William T.—Stonington	408.24
Conyer Fund	6.64
Leslie, Bell—Chicago	25.00
IOWA	
Bowen, Edwin A.—Fort Madison	4,750.00
Sifrit, Mary E.—Perry	4,327.65
KANSAS	
Barnes, Gertrude E.—Topeka	1,000.00
Craft, Godfrey—Belleville	110.10
MAINE	
Bean, Julia A. C.—Brownfield	200.00
Davis, Laura A.—Somerville	50.00
Pearson, Lilla H.—Morrill	42.19
MASSACHUSETTS	
Adams, Anna R.—Cambridge	2,400.00
Elwell, Mary—Newburyport	25.91
Fiske, Peter—Woburn	390.03
Goodhue, Maria—Danvers	330.33
Hall, Marie—Lynn	500.00
Haskell, Edward H.—Newton	500.00
Johnson, Isaac—Northampton	15.00
Manchester, Laura A.—Worcester	1,808.30
Rice, Selina N.—Framingham	117.02
Rider, Claudius W.—Holyoke	250.00
Worcester, Julia A.—Newton	1,000.00
MICHIGAN	
McLean, John—Durand	850.40
Satterlee, Ella C.—Lansing	200.00
Saunders, Frederick—Port Huron	545.77
Stubli, Mary E. C.—Rollin	396.91

MINNESOTA

Lord, Olive M.—Northfield	$1,333.32

NEBRASKA

Beardsley, Eliza M.—Liberty	26.83

NEW HAMPSHIRE

Sanborn, William H.—Laconia	500.00
Sanborn, Asahel—Laconia	88.88

NEW JERSEY

Lewis, Rosetta M.—Rutherford	742.99
Seabrook, Henry—Keyport	36.67
Taylor, Jerome—Newark	11,754.40

NEW YORK

Burger, William H.—Brooklyn	1,000.00
Clark, Edward W.—Amenia	5,000.00
Jones, Fannie O.—Binghamton	835.77
Lyon, Susan R.—Poundridge	2,000.00
Mitchell, Polly—Manchester	23.19
Noble, Romyne W.—Lockport	1,000.00
Palmer, Sarah F.—Fredonia	1,000.00
Rathbun, Mary A.—Newport	1.00
Steane, Catherine—Brooklyn	100.00
Stewart, Mary Elizabeth—Albion	377.12
Van Horne, Kate M.—Amsterdam	200.00
Vedder, Arthur G.—Nelliston	100.00

OHIO

Olmsted, Oscar N.—Cleveland	1,250.00
Peters, Mrs. Mary K.—Cincinnati	273.45

PENNSYLVANIA

Clark, Luther F.—West Granville	73.09
Evans, James A.—Scranton	200.00
Morrison, Levi—Greenville	500.00
Rinker, Wm. H.—Philadelphia	3.14
Schell, Harry D.—Philadelphia	1,015.10
Wentz, Catharine A.—Philadelphia	500.00

RHODE ISLAND

Bucklin, Clara A.—Providence	25.00
Jackson, Henry—Newport	65.62
Lee, Oscar F.—Providence	85.04

VERMONT

Warner, Sara G.—Putney	500.00

WISCONSIN

Crosby, James B.—Janesville	2,243.15
	$57,007.87

LEGACIES

FOR DESIGNATED FUNDS

MASSACHUSETTS

Haskell, Edward H.—Newton	$500.00

NEW YORK

Pierce, Francis T.—Hamilton	10,712.22
	$11,212.22

FOR PERMANENT FUNDS

CALIFORNIA

Griffith, Alfred P.—Azusa	$1,580.88

CONNECTICUT

Gale, Gertrude Hakes—Norwich	5,000.00

ILLINOIS

Richards, Sarah E.—Moline	2,221.10

MASSACHUSETTS

French, Joseph E.—Rockland	10,000.00

NEW JERSEY

Lewis, Rosetta M.—Rutherford	742.99

NEW YORK

Ketcham, George W.—Dover Plains	1,371.99
Mann, Marcia J.—Cazenovia	500.00
Pierce, Francis T.—Hamilton	53,944.35

OHIO

Brockett, Ruth E.—Rio Grande	541.37
	$75,902.68

FOR ANNUITY FUND

NEW YORK

Brown, Alexander R.—New York	$1,057.50

EXHIBIT C

Schedule of Investments

1. PERMANENT TRUST FUNDS

Securities	*Due*	*Rate*	*Par Value*	*Book Value*
MUNICIPAL BONDS				
Province of Alberta, Can. Deb.	1950	5	$10,000.00	$10,000.00
City of San Antonio, Tex., School	1956	5	10,000.00	10,162.50
*Tinicum Township, Pa.	1928–31	5	2,500.00	2,500.00
				$22,662.50
RAILROAD BONDS				
Atchison, Topeka & Santa Fé Ry., Gen. Mtg.	1995	4	$10,000.00	$9,625.00
*Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral	1952	4	100,000.00	72,000.00
Baltimore & Ohio R. R., First Mtg.	1948	5	25,000.00	25,235.00
Baltimore & Ohio R. R., First Mtg.	1948	4	10,000.00	9,500.00
Baltimore & Ohio R. R., Gen. & Rfdg. Mtg.	1995	5	10,000.00	10,000.00
Buffalo, Rochester & Pittsburgh Ry., Cons. Mtg.	1957	4½	10,000.00	10,000.00
Central Vermont R. R., Rfdg. Mtg.	1930	5	10,000.00	8,925.00
Chesapeake & Ohio Ry., Gen. Mtg.	1992	4½	10,000.00	9,938.75
*Chesapeake & Ohio Ry., Convt.	1930	4½	100,000.00	75,250.00
Chicago & Alton Ry., Rfdg. Mtg., C/D	1949	3	10,000.00	7,187.50
Chicago, Burlington & Quincy R. R., Gen. Mtg.	1958	4	20,000.00	18,900.00
*Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg.	1953	4	150,000.00	99,750.00
Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg.	1949	4	10,000.00	9,000.00
Chicago, Milwaukee & St. Paul Ry., Gen. & Rfdg. Mtg. "A"	2014	4½	35,000.00	33,450.00
*Chicago, Milwaukee & St. Paul Ry., Gen. Mtg.	1989	4½	150,000.00	114,562.00
Chicago, Milwaukee & St. Paul Ry., Gen. Mtg.	1989	4½	10,000.00	10,000.00
*Chicago, Milwaukee & St. Paul Ry., 25-Year Gold Deb.	1934	4	150,000.00	105,000.00
*Chicago & North Western Ry., Gen. Mtg.	1987	4	5,000.00	5,000.00
Chicago & North Western Ry., Gen. Mtg.	1987	4	10,000.00	9,800.00
Chicago & North Western Ry., Gen. Mtg.	1987	4	15,000.00	14,100.00
*Chicago, Rock Island & Pac. Ry., Gen. Mtg.	1988	4	5,000.00	5,000.00
Chicago, St. Louis & New Orleans Ry., First Mtg.	1951	5	10,000.00	10,200.00
Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg.	1993	4	10,000.00	10,000.00
Great Northern Ry., First & Rfdg. Mtg. "A"	1961	4¼	10,000.00	10,000.00
Illinois Central R. R., First Mtg.	1951	3½	10,000.00	8,562.50
Illinois Central R. R., Rfdg. Mtg.	1955	4	15,000.00	13,818.75
*Kansas City Southern Ry., Rfdg. & Imp.	1950	5	150,000.00	115,500.00
Louisville & Nashville R. R., First & Rfdg "C"	2003	4½	25,000.00	23,318.75
Louisville & Nashville R. R., Unified	1940	4	10,000.00	9,535.00
*Louisville & Nashville R. R., Unified	1940	4	100,000.00	82,500.00
Minneapolis, St. Paul & Sault Ste. Marie Ry., First Cons.	1938	4	30,000.00	28,612.50
Nashville, Chattanooga & St. Louis Ry., First Cons. Mtg.	1928	5	10,000.00	10,000.00
New York Central R. R., Rfdg. & Imp. "C"	2013	5	50,000.00	50,475.00
New York Central & Hudson River R. R., Rfdg. & Imp. "A"	2013	4½	10,000.00	9,475.00
New York Central-Mich. Cent. R. R., Coll.	1998	3½	10,000.00	10,000.00
*New York, New Haven & Hartford R. R., Deb.	1955	4	150,000.00	84,000.00

* Indicates Donations and Legacies.

	Due	Rate	Par Value	Book Value
Norfolk & Western Ry., Div. First Lien, Gen. Mtg.	1944	4	$15,000.00	$13,447.50
Norfolk & Western R. R., Pocohantas	1941	4	15,000.00	14,100.00
Northern Pac. Ry., Rfdg. & Imp. Mtg. "A"	2047	4½	35,000.00	33,693.75
Northern Pac. Ry., Rfdg. & Imp. Mtg. "B"	2047	6	30,000.00	28,738.75
*Northern Pac. Ry., Prior Lien & Land Grant	1997	4	13,500.00	11,103.75
*Northern Pac. Ry., Prior Lien & Land Grant	1997	4	5,500.00	4,730.00
Oregon-Washington R. R., & Nav. Co., First & Rfdg. "A"	1961	4	25,000.00	20,662.50
Pennsylvania R. R., Gen. Mtg. "A"	1965	4½	25,000.00	23,657.50
Pennsylvania R. R., Gen. Mtg. "A"	1965	4½	20,000.00	20,000.00
Reading Co., Jersey Central Coll. Trust	1951	4	20,000.00	18,921.67
St. Paul, Minneapolis & Manitoba R. R., Montana Ext. First Mtg.	1937	4	10,000.00	10,000.00
Southern Pacific R. R., First Rfdg. Mtg.	1955	4	45,000.00	41,618.75
*Southern Pacific R. R., First Rfdg. Mtg.	1955	4	100,000.00	77,375.33
Southern Ry., First Cons. Mtg.	1994	5	10,000.00	10,200.00
*Texas Pacific Ry., First Mtg	2000	5	13,000.00	11,505.00
Union Pacific R. R., First Mtg.	1947	4	15,000.00	15,000.00
Union Pacific R. R., First Lien & Rfdg. Mtg.	2008	4	5,000.00	4,500.00
*Wabash Ry., Second Mtg.	1939	5	7,000.00	4,920.00
West Shore R. R.	2361	4	50,000.00	50,000.00
*West Shore R. R.	2361	4	5,000.00	5,000.00
*Wisconsin Central Ry., First Gen. Mtg.	1949	4	100,000.00	70,000.00
*Wisconsin Central Ry., First Gen. Mtg.	1949	4	5,000.00	4,112.50
				$1,631,507.75

STREET RAILWAY BONDS

Broadway & Seventh Ave., R. R., First Cons. Mtg.	1943	5	$9,000.00	$9,350.00
*Denver City Tramway Co., First & Rfdg. Sinking Fund Mtg.	1933	5	5,000.00	4,725.00
Fonda, Johnstown & Gloversville Ry., First Cons. Gen. Rfdg.	1952	4½	5,000.00	4,550.00
Manhattan Ry., Cons. Mtg.	1990	4	10,000.00	9,225.00
Third Ave. Ry., Adjustment Mtg.	1960	5	6,000.00	6,000.00
				$33,850.00

OTHER BONDS

*American Thread Co., First Mtg.	1928	6	$43,000.00	$43,000.00
*Bethlehem Steel Co., First Lien & Rfdg. Mtg. "A"	1942	5	485,000.00	363,750.00
Illinois Power & Light Co., First & Rfdg. "A"	1953	6	10,000.00	10,250.00
Indiana & Michigan Elec. Co., First & Rfdg.	1955	5	10,000.00	9,550.00
*Jones & Laughlin Steel Co., First Mtg. Sinking Fund	1939	5	620,000.00	582,800.00
New Amsterdam Gas Co. of New York, First Cons. Mtg.	1948	5	5,000.00	5,000.00
*New York Telephone Co., Gen. Mtg. Sinking Fund	1939	4½	97,000.00	75,660.00
*New York & Westchester Lt. Co., Gen. Mtg.	2004	4	500,000.00	270,000.00
Northern Union Gas Co. of New York, First Mtg.	1927	5	11,000.00	11,000.00
*Providence Securities Co., Debenture	1957	4	5,000.00	4,300.00
Puget Sound Pr. & Lt. Co., First & Rfdg. "A"	1949	5½	10,000.00	9,950.00
Terminal R. R. Ass'n of St. Louis, First Cons.	1944	5	10,000.00	10,100.00
Union Terminal of Dallas, First Mtg.	1942	5	10,000.00	10,000.00
				$1,405,360.00

* Indicates Donations and Legacies.

STOCKS	Due	Rate	Par Value	Book Value
*Amer. Locomotive Co., 50 Shares Pfd. ..	....	7	$5,000.00	$5,000.00
*Anglo-American Oil Co., Ltd., 360 Shares	....	..	1,800.00	2,067.96
*Atlantic Refining Co., 60 Shares	....	..	6,000.00	600.00
*Atlantic Refining Co., 10,000 Shares Pfd.	....	7	1,000,000.00	1,030,000.00
Atlantic Refining Co., 24 Shares Pfd.	....	7	2,400.00	2,400.00
*Beaver Soap Co., 10 Shares Pfd.	....	6	1,000.00	1,000.00
*Buckeye Pipe Line Co., 24 Shares	....	..	1,200.00	1,200.00
*C. & A. Mining Co., 1,750 Shares	....	..	1,750.00	1.00
*Chicago, Milwaukee & St. Paul Ry., 15 Shares Pfd.	....	7	1,500.00	639.37
*Crescent Pipe Line Co., 7 Shares	....	..	175.00	175.00
*Cumberland Pipe Line Co., 2 Shares	....	..	100.00	100.00
*Eureka Pipe Line Co., 6 Shares	....	..	600.00	600.00
Galena Signal Oil Co., 2 Shares Pfd. ..	....	8	200.00	199.88
*Galena Signal Oil Co., 9 Shares	....	..	900.00	900.00
*Illinois Pipe Line Co., 250 Shares	....	..	25,000.00	42,500.00
*Indiana Pipe Line Co., 12 Shares	....	..	600.00	600.00
*Lehigh Coal and Navigation Co., 140 Shares	....	..	7,000.00	9,520.00
*National Transit Co., 62 Shares	....	..	775.00	775.00
*New York, New Haven & Hartford R. R., 9 Shares	....	..	900.00	1,710.89
*New York Transit Co., 6 Shares	....	..	600.00	600.00
*Niagara Falls International Bridge Co., 9 Shares	....	..	900.00	900.00
*Northern Pipe Line Co., 4 Shares	....	..	400.00	400.00
*Ohio Fuel Corp., 12,870 Shares	....	..	321,750.00	226,250.00
*Ohio Oil Co., 292 Shares	....	..	7,300.00	1,825.00
*Ohio Oil Co., 3,000 Shares	....	..	75,000.00	212,250.00
*Prairie Oil & Gas Co., 252 Shares	....	..	6,300.00	2,100.00
*Prairie Oil & Gas Co., 3,912 Shares	....	..	97,800.00	154,850.00
*Prairie Pipe Line Co., 1,467 Shares	....	..	146,700.00	92,910.00
*Solar Refining Co., 2 Shares	....	..	200.00	100.00
*South Penn Oil Co., 19 Shares	....	..	1,900.00	1,900.00
*Southern Pipe Line Co., 12 Shares	....	..	1,200.00	1,200.00
*Southwest Penn. Pipe Lines Co., 4 Shares	....	..	400.00	400.00
*Standard Oil Co. of California, 540 Shares	....	..	13,500.00	7,500.00
*Standard Oil Co. of Indiana, 720 Shares	....	..	18,000.00	9,000.00
*Standard Oil Co. of Kansas, 32 Shares	....	..	800.00	200.00
*Standard Oil Co. of Kentucky, 66 Shares	....	..	1,650.00	936.71
*Standard Oil Co. of New Jersey, 2,400 Shares	....	..	60,000.00	12,000.00
*Standard Oil Co. of New Jersey, 120 Shares Pfd.	....	7	12,000.00	12,000.00
*Standard Oil Co. of New Jersey, 9,000 Shares Pfd.	....	7	900,000.00	990,000.00
*Standard Oil Co. of New York, 1,092 Shares	....	..	27,300.00	9,100.00
*Standard Oil Co. of Ohio, 16 Shares	....	..	1,600.00	800.00
Standard Oil Co. of Ohio, 8 Shares Pfd.	....	7	800.00	800.00
*Texas & Pacific Coal & Oil Co., 686.66 Shares	....	..	6,866.60	7,609.30
Third Ave. Ry., 25 Shares	....	..	2,500.00	2,500.00
*Union Tank Car Co., 21 Shares	....	..	2,100.00	1,400.00
Union Tank Car Co., 14 Shares Pfd.	....	7	1,400.00	1,400.00
*Vacuum Oil Co., 48 Shares	....	..	1,200.00	300.00
				$2,851,220.11

MORTGAGES				
In Greater New York	....	5½	.....	$781,300.00
In Greater New York	....	6	.....	159,600.00
In New York State	....	5	.....	1,726.36
In New York State	....	5½	.....	105,500.00
In New York State	....	6	.....	26,387.60
Elsewhere	....	5	.....	11,783.54
Elsewhere	....	6	.....	78,925.00
Elsewhere	....	6½	.....	18,550.00
				$1,183,772.50

* Indicates Donations and Legacies.

REAL ESTATE	*Due*	*Rate*	*Par Value*	*Book Value*
*Chicago, Ill.	....	..	.....	$40,000.00
*Azusa, Calif.	....	..	.....	8.00
				$40,008.00
NOTES				
Notes	....	..	.....	$3,500.00
Total Investments—Permanent Trust Funds	....	..	.....	$7,171,880.86

SPECIAL ENDOWMENT FOR SCHOOLS

RAILROAD BONDS				
*Atlantic Coast Line R. R., Louisvville & Nashville R. R., Collateral	1952	4	$50,000.00	$40,000.00
*Chesapeake & Ohio Ry., Convt.	1930	4½	50,000.00	44,000.00
*Louisville & Nashville R. R., Unified	1940	4	50,000.00	45,500.00
*Norfolk & Western Ry., Conv.	1929	6	33,000.00	33,660.00
*Southern Pacific R. R., First Rfdg. Mtg.	1955	4	50,000.00	43,000.00
*Wisconsin Central R. R., Gen. Mtg.	1949	4	50,000.00	40,000.00
				$246,160.00
OTHER BONDS				
*Jones & Laughlin Steel Co., First Mtg. Sinking Fund	1939	5	$55,000.00	$53,900.00
MORTGAGES				
Greater New York	....	5½	.....	599,250.00
Total Investments Special Endowment for Schools	....	..	.....	$899,310.00
Total Investments Permanent Funds.	....	..	.....	$8,071,190.86

2. ANNUITY FUND

RAILROAD BONDS				
Atchison Trans. Short Line, First Mtg.	1958	4	$5,000.00	$4,550.00
Atlanta & Charlotte Air Line Ry., First Mtg.	1944	5	10,000.00	10,000.00
Canada Southern Ry., First & Rfdg. Cons. Mtg.	1962	5	10,000.00	10,100.00
Carolina, Clinchfield & Ohio Ry., First Mtg.	1938	5	25,000.00	25,000.00
Central Vermont Ry., Rfdg. Mtg.	1930	5	20,000.00	18,350.00
Chesapeake & Ohio Ry., First Cons. Mtg.	1939	5	5,000.00	5,100.00
Chesapeake & Ohio Ry., First Cons. Mtg.	1939	5	10,000.00	10,000.00
Chicago & Alton R. R., Rfdg. Mtg. C/D	1949	3	10,000.00	8,196.11
Chicago & Northwestern Ry., Gen. Mtg.	1987	4	5,000.00	4,750.00
Cleveland, Cincinnati, Chicago & St. Louis Ry., Gen. Mtg.	1993	4	10,000.00	7,900.00
Denver & Rio Grande R. R., First Cons. Mtg.	1936	4	10,000.00	7,837.50
Denver & Rio Grande R. R., First Rfdg. C/D	1955	5	25,000.00	20,000.00
*Erie R. R., Prior Lien	1996	4	20,000.00	19,318.75
Great Northern R. R., 15-Year Gen. Mtg.	1936	7	30,000.00	28,720.55
Houston, East & West Texas Ry., First Mtg.	1933	5	10,000.00	10,000.00
Ill. Central & Chicago, St. Louis & New Orleans R. R., Joint First Mtg. "A"	1963	5	15,000.00	15,000.00
Iowa Central Ry., First Mtg. C/D	1938	5	10,000.00	10,100.00
*Lehigh Valley R. R., First Mtg.	1940	4½	5,000.00	4,500.00
Lexington & Eastern Ry., First Mtg.	1965	5	10,000.00	9,900.00
New York Central Lines, Equipment Notes	1926	4½	5,000.00	4,754.76
Northern Pacific Ry., Gen. Lien	2047	3	7,000.00	4,637.50
Seaboard Air Line, Rfdg. Mtg.	1959	4	20,000.00	16,300.00

* Indicates Donations and Legacies.

	Due	Rate	Par Value	Book Value
Seaboard Air Line, Rfdg. Mtg.	1959	4	$15,000.00	$11,607.50
Seaboard Air Line, First Mtg.	1950	4	10,000.00	8,297.50
Southern Ry., First Cons. Mtg.	1994	5	10,000.00	10,000.00
Southern Ry., First Cons. Mtg.	1994	5	10,000.00	10,000.00
St. Louis, Iron Mountain & Southern Ry., Gen. Cons. Ry. & Land Grant	1931	5	10,000.00	10,000.00
Texas & Pacific Ry. Co., First Mtg.	2000	5	10,000.00	9,800.00
Texas & Pacific Ry. Co., Ser. "DD"	1926	5	10,000.00	10,000.00
Wabash R. R., First Mtg.	1939	5	10,000.00	10,100.00
Western Maryland R. R., First Mtg.	1952	4	25,000.00	21,187.50
*West Shore R. R., First Mtg.	2364	4	10,000.00	7,100.00
				$363,107.67

STREET RAILWAY BONDS

Broadway & Seventh Ave. R. R., First Cons. Mtg.	1943	5	$10,000.00	$10,450.00
Chicago Ry. Co., First Mtg.	1927	5	10,000.00	9,872.50
Interborough Rapid Trans., First Rfdg. Mtg.	1966	5	10,000.00	9,900.00
Kansas City Rys. Co., First Mtg. C/D	1944	5	10,000.00	7,000.00
Manhattan Ry. Co., Cons. Mtg.	1990	4	10,000.00	9,225.00
*St. Albans & Swanton, Vt., Traction Co.	1933	5	1,000.00	970.00
				$47,417.50

OTHER BONDS

Amer. Telephone & Telegraph Co., Coll. Tr.	1929	4	$5,000.00	$4,612.50
Armour & Co., First Mtg.	1939	4½	10,000.00	9,362.50
*Delaware River R. R. & Bridge Co., First Mtg.	1936	4	12,000.00	10,200.00
*Federal Light & Traction Co., First Lien, S. F.	1942	5	20,000.00	20,000.00
Jones & Laughlin Steel Co., First Mtg.	1939	5	10,000.00	10,050.00
Minneapolis Gen. Elec. Co., First Mtg.	1934	5	5,000.00	5,100.00
Montana Power Co., First Mtg.	1943	5	10,000.00	9,487.50
New Amsterdam Gas Co., First Cons. Mtg.	1948	5	10,000.00	10,000.00
New York Telephone Co., First & Gen. Mtg.	1939	4½	5,000.00	4,962.50
*Niagara Falls Gas & Elec. Co., First Mtg.	1021	5	500.00	450.00
Pacific Gas & Elec. Co., Gen. & Rfdg. Mtg.	1942	5	25,000.00	22,925.00
Republic Iron & Steel Co., Sinking Fund Mtg.	1940	5	15,000.00	14,906.25
*San Joaquin Light & Power Co., First Rfdg. Mtg.	1950	6	5,000.00	5,000.00
Swift & Co., First Mtg., S. F.	1944	5	10,000.00	10,000.00
Union Elec. Lt. & Power Co., First Mtg.	1032	5	5,000.00	5,050.00
U. S. Steel Corporation, Sinking Fund	1963	5	25,000.00	25,000.00
Western Union Telegraph Co., Rfdg. & R. E. Mtg.	1950	4½	15,000.00	14,553.00
				$181,659.25

STOCKS

*Fidelity Savings & Loan Ass'n	....	7	$6,000.00	$6,000.00
*Rochester Securities Co., 6 Shares Pfd.	....	7	600.00	99.67
*Williams, Davis, Brooks & Hinchman Sons, 150 Shares Pfd.	....	6	1,500.00	1,350.00
				$7,449.67

MORTGAGES

In Greater New York	....	5½	.....	$228,000.00
In Greater New York	....	6	.....	42,200.00
In New York State	....	5½	.....	50,250.00
In New York State	....	6	.....	5,500.00

* Indicates Donations and Legacies.

	Due	Rate	Par Value	Book Value
Elsewhere	....	5 4–10	.....	$3,000.00
Elsewhere	....	5¾	.....	21,050.00
Elsewhere	....	6	.....	283,792.39
Elsewhere	....	6½	.....	78,250.00
Elsewhere	....	7	.....	15,250.00
				$727,292.39

REAL ESTATE

*Los Angeles, Calif.	....	..	.....	$8,955.47
*Denver, Colo.	....	..	.....	15,181.56
*Atoka, Okla.	....	..	.....	12,000.00
*Reeves Co., Texas	....	..	.....	7,746.03
*Ward Co., Texas	....	..	.....	9,052.70
*Seattle, Wash.	....	..	.....	285.06
				$53,220.82
Total Investments—Annuity Fund ..	....	..	.....	$1,380,147.30

3. SPECIAL TRUST FUNDS—SPECIAL TRUST AGREEMENTS

Income Payable to Individual Beneficiaries

GOVERNMENT AND MUNICIPAL BONDS

*U. S. First Liberty Loan	1947	3½	$100,000.00	$100,000.00
*U. S. Second Liberty, Conv.	1942	4¼	80,000.00	80,000.00
*U. S. Fourth Liberty Loan	1938	4¼	155,000.00	155,000.00
U. S. Govt. Notes	1954	4	216,000.00	217,080.00
*Milam Co., Texas, Road Dist. No. 6	1954	5½	7,000.00	7,000.00
*New York, State of, Canal Improvement	1960	4	6,000.00	5,520.00
*New York, State of, Canal Improvement	1964	4½	4,000.00	4,080.00
*Yuma, Ariz., County of, Road Dist.	1951	5	5,000.00	5,000.00
				$573,680.00

RAILROAD BONDS

*Canada Southern Ry., First Rfdg. Cons. Guaranteed Mtg.	1962	5	$1,000.00	$850.00
*Central Pacific Ry. Co., First Rfdg. Mtg.	1949	4	1,000.00	715.00
*Chesapeake & Ohio Ry., First Cons. Mtg.	1939	5	1,000.00	930.00
*Chicago, Burlington & Quincy R. R., Ill. Div.	1949	4	1,000.00	820.00
*Chicago & Erie Ry., First Mtg.	1982	5	4,000.00	4,000.00
*Chicago, Milwaukee & St. Paul Ry. Co., 25-Year Gold	1934	4	2,000.00	1,180.00
*Chicago, Milwaukee & St. Paul Ry., "C," Gen. Mtg.	1989	4½	1,000.00	785.00
*Chicago & North Western Ry., Gen. Mtg.	1987	4	3,000.00	2,295.00
*Chicago & North Western Ry., S. F. Deb.	1933	5	1,000.00	905.00
*Cleveland, Columbus, Cincinnati & Indianapolis Ry., Gen. Cons. Mtg.	1934	6	1,000.00	990.00
*Lake Erie and Western R. R., Co., First Mtg.	1937	5	1,000.00	815.00
*N. Y. Central & Hudson River R. R. Co., Debenture	1934	4	1,000.00	761.25
*N. Y., New Haven & Hartford R. R. Co., Conv. Debenture	1948	6	1,000.00	725.00
*N. Y., Ontario & Western Ry. Co., Rfdg. Mtg.	1992	4	1,000.00	610.00
*Northern Pacific Ry., Prior Lien Ry. & Ld. Grant	1997	4	1,000.00	785.00
*Pennsylvania R. R., Cons. Mtg.	1948	4	4,000.00	3,240.00
*Southern Ry., First Cons. Mtg.	1994	5	1,000.00	857.50

* Indicates Donations and Legacies.

	Due	Rate	Par Value	Book Value
*St. Louis, Iron Mountain & Southern Gen. Cons. Ry. & L. G.	1931	5	$1,000.00	$870.00
*Union Pacific R. R. Co., First Mtg. & L. G.	1947	4	4,000.00	3,240.00
*Virginia Ry. Co., First Mtg.	1962	5	1,000.00	858.75
*West Shore R. R., First Mtg.	2361	4	6,000.00	6,000.00
*Wisconsin Central Ry. Co., First Gen. Mtg.	1949	4	1,000.00	728.75
				$32,961.25
OTHER BONDS				
*Amer. Telephone & Telegraph Co., Coll. Trust	1929	4	$1,000.00	$799.56
*Brooklyn Union Gas Co., First Cons.	1945	5	1,000.00	745.00
*California Gas & Electric Corp., Unifying & Rfdg. Mtg.	1937	5	1,000.00	840.00
*Chicago Gas, Light & Coke Co., First Mtg.	1937	5	1,000.00	675.00
*General Electric Co., Debentures	1952	5	1,000.00	855.00
*N. Y. Telephone Co., First & Gen. Mtg.	1939	4½	500.00	373.75
Puget Sound Power & Light Co., First & Rfdg. "A"	1949	5½	10,500.00	10,290.00
*San Joaquin Light & Power Corp., First Rfdg. Mtg.	1950	6	5,000.00	5,000.00
*Swift & Co., First Mtg. Sinking Fund	1944	5	1,000.00	850.00
*U. S. Steel Corporation, Sinking Fund	1963	5	1,000.00	920.00
				$21,348.31
STOCKS				
*Amer. Bank Note Co., 15 Shares Pfd.	....	6	$750.00	$750.00
*Amer. Tel & Tel. Co., 50 Shares	....	..	5,000.00	5,000.00
*Atchison, Topeka & Santa Fé Ry., 10 Shares Pfd.	....	5	1,000.00	1,000.00
*Atchison, Topeka & Santa Fé Ry., 15 Shares Pfd.	....	5	1,500.00	1,192.50
*Baltimore & Ohio R. R., 8 Shares Pfd.	....	4	800.00	404.00
*Borden Co., 15 Shares Pfd.	....	6	1,500.00	1,335.00
*Boston Insurance Co., 44 Shares	....	..	4,400.00	8,800.00
*Central Mexican Oil Co., 30 Shares	....	..	300.00	1.00
*Commonwealth Power Corp., 85 Shares Pfd.	....	6	8,500.00	7,007.30
*Dedham Water Co., 8 Shares	....	..	800.00	600.00
*Detroit Copper & Brass Rolling Mills, 993 Shares	....	..	9,930.00	20,000.00
*East Middlesex Street Ry. Co., 75 Shares	....	..	7,500.00	6,375.00
*Firestone Apsley Rubber Co., 43 Shares Pfd.	....	7	4,300.00	3,440.00
*Gorham Mfg. Co., 72 Shares	....	..	.....	1,920.00
*Griffin Wheel Co., 35 Shares Cum. Pfd.	....	6	3,500.00	2,975.00
*Hood Rubber Co., 13 Shares Cum. Pfd.	....	7	1,300.00	1,196.00
*Ludlow Mfg. Associates, 36 Shares	....	..	3,600.00	4,752.00
*Morris & Essex R. R. Co., 50 Shares	....	..	2,500.00	3,150.00
*New England Telephone & Telegraph Co., 30 Shares	....	..	3,000.00	3,270.00
*New York Transit Co., 5 Shares	....	..	500.00	950.00
*North Boston Lighting Properties, 55 Shares Pfd.	....	6	5,500.00	4,400.00
*Ohio Oil Co., 20 Shares	....	..	500.00	1,525.00
*Peer Oil Corp., 30-30/49 Shares	....	..	.....	1,500.00
*Pennsylvania Gas Co., 3000 Shares	....	..	75,000.00	100,000.00
*Pennsylvania R. R., 20 Shares	....	..	1,000.00	830.00
*Plymouth Cordage Co., 26 Shares	....	..	2,600.00	2,275.00
*Prairie Oil and Gas Co., 24 Shares	....	..	600.00	880.00
*Prairie Pipe Line Co., 9 Shares	....	..	900.00	735.00
*Riverbank Court Hotel Co., 2 Shares	....	..	200.00	40.00
*Salem Gas Light Co., 35 Shares	....	..	3,500.00	3,605.00
*Standard Oil Co. of California, 128 Shares	....	..	3,200.00	3,360.00
*Standard Oil Co. of Indiana, 40 Shares	....	..	1,000.00	3,175.00
*Standard Oil Co. of New York, 100 Shares	....	..	2,500.00	1,867.00

* Indicates Donations and Legacies.

	Due	Rate	Par Value	Book Value
*Turner Falls Power & Electric Co., 80 Shares	....	..	$8,000.00	$6,560.00
*Union Pacific R. R. Co., 15 Shares Pfd.	....	4	1,500.00	997.50
				$205,867.30
MORTGAGES				
In Greater New York	....	5½	.....	$108,900.00
In New York State	....	6	.....	2,000.00
Elsewhere	....	6	.....	15,000.00
Elsewhere	....	6½	.....	5,000.00
Elsewhere	....	7	.....	2,000.00
				$132,900.00
REAL ESTATE				
*Graham Co., Kansas	....	..	.....	$1.00
*Buffalo, New York	....	..	.....	1.00
*Schenectady, New York	....	..	.....	1.00
*Big Hurricane Creek, Tenn.	....	..	.....	6.15
				$9.15
NOTES				
*Notes	....	6	.....	$2,451.00
Total Investments Special Trust Funds — Special Trust Agreements—Income Payable to Individual Beneficiaries	....	..	.....	$969,217.01

4. SPECIAL TRUST FUNDS—SPECIAL TRUST AGREEMENT

Income Payable to Other Organizations

STOCK

	Book Value
*International Petroleum Company, Ltd., 100,000 Shares	$1,500,000.00

5. SCHOOL AND MISSION PROPERTIES

School Properties

Bacone College, Bacone, Okla.	$376,558.17	
Benedict College, Columbia, S. C.	107,997.85	
Bishop College, Marshall, Texas	144,141.54	
Colegio Bautista, Managua, Nicaragua	33,000.00	
Calabar College, Kingston, Jamaica, B. W. I.	3,000.00	
Colegios Internacionales, El Cristo, Cuba	90,691.12	
Evangelical Seminary, Rio Piedras, P. R.	41,250.84	
Florida Normal and Industrial Institute, St. Augustine	11,558.20	
International Seminary, E. Orange, N. J.	260,635.18	
Jackson College, Jackson, Miss.	73,889.62	
Jacmel Training School, Haiti	3,300.00	
Mexican Baptist Theological Seminary, Saltillo, Mexico	51,000.00	
Morehouse College, Atlanta, Ga.	323,413.62	
Murrow Indian Orphans' Home, Bacone, Okla.	160,231.98	
Roger Williams University, Nashville, Tenn.	40,400.00	
Selma University, Selma, Ala.	5,000.00	
Shaw University, Raleigh, N. C.	111,898.49	
State University, Louisville, Ky.	7,800.00	
Virginia Union University, Richmond, Va.	349,325.57	
		$2,195,092.18

* Indicates Donations and Legacies.

Mission Properties

Arizona, Keams Canon	$3,116.75	
California, Berkeley	3,000.00	
California, San Francisco	36,151.00	
Montana, Black Lodge	773.96	
Lodge Grass	5,458.40	
Upper Big Horn	14,655.82	
Wyola	2,076.45	
Nevada, Stewart	4,000.00	
Reno	3,898.10	
Oklahoma, Anadarko	3,775.57	
Watonga	300.00	
Cuba, Bayamo	30,000.00	
Camaguey	1,576.98	
Cespedes	500.00	
Saito	417.45	
Yara	1,500.00	
El Salvador, San Salvador	23,315.58	
Mexico, Mexico City	34,782.27	
Puebla	50,074.48	
Nicaragua, Leon	4,875.00	
Masaya	5,000.00	
Porto Rico, Adjuntas	800.00	
Carolina	1,000.00	
Corral Viejo	1,400.00	
Playa	1,348.11	
San Juan	9,963.48	
		$243,759.40

Miscellaneous

Cranberry Lake, N. Y., Camp Oswegatchie	1,500.00
Total School and Mission Properties	$2,440,351.58

6. CHURCH EDIFICE LOAN FUND

LOANS	*Due*	*Rate*	*Par Value*	*Book Value*
To Churches in Various States	....	..	.....	$196,474.33
MORTGAGES				
New York State	....	5½	.....	30,000.00
Total Investments Church Edifice Loan Fund	....	..	.....	$226,474.33

7. DESIGNATED FUNDS

BONDS	*Due*	*Rate*	*Par Value*	*Book Value*
General Electric Co., Debentures	1952	5	$15,000.00	$15,000.00
STOCKS				
*Sundry Securities of Doubtful or Unknown Value	....	..	.....	$1.00
MORTGAGES				
Greater New York	....	5½	.....	43,250.00
NOTES				
Notes	....	..	.....	25,000.00
MISCELLANEOUS				
Irvings Savings Institution—Special	....	..	.....	793.99
Total Investments Designated Funds	....	..	.....	$84,044.99

* Indicates Donations and Legacies.

8. CONDITIONAL FUND

BONDS	Due	Rate	Par Value	Book Value
*Atchison, Topeka & Santa Fé R. R., Gen. Mtg.	1995	4	$3,000.00	$2,730.00
STOCKS				
*Boston & Maine R. R. Co., 9 Shares Pfd.	....	..	$900.00	$568.46
MORTGAGES				
Greater New York	....	5½	.....	$2,000.00
				$5,298.46

9. LEGACY RESERVE FUND

STREET RAILWAY BONDS	Due	Rate	Par Value	Book Value
*Peoples Passenger Ry. Co., Stock Trust Ctf.	1943	4	$6,000.00	$4,200.00
OTHER BONDS				
*Hotel Richmond, Chicago, Ill., First Mtg.	1927	6	1,000.00	1,000.00
*Lenox Apartment Bldg., Phila., Pa., First Mtg.	1926	5½	1,500.00	1,500.00
*North Denver Municipal Irrigation Dist.	1926	6	1,500.00	159.90
*Sundry Securities of Doubtful or Unknown Values	....	..	.....	5.00
				$6,864.90
STOCKS				
*Arms-Yager Railway Car Co., 83 Shares	....	..	$830.00	$415.00
*Beaver Soap Co., 4 Shares Pfd.	....	6	400.00	40.00
*Central New Hampshire Telephone Co., 54 Shares Pfd.	....	4	1,350.00	1,350.00
*City Railway Co., Dayton, Ohio, 72 Shares	....	..	7,200.00	3,600.00
*Consolidated Mfrs. Corp. of Delaware, 50 Shares Pfd.	....	..	2,500.00	1.00
*Huntington & Broad Top Mt. R. R. & C. Co., 40 Shares Pfd.	....	2	2,000 00	400.00
*Olive Milling Co., 1 2/3 Shares	....	..	166.66	1.00
*Standard Oil Co., N. Y., 104 Shares	....	..	2,600.00	4,160.00
*Sundry Securities of Doubtful or Unknown Value	....	..	.....	2.00
				$9,969.00
MORTGAGES				
In Greater New York	....	5½	.....	$12,000.00
*In New York State	....	5	.....	566.68
In New York State	....	5½	.....	39,500.00
*Elsewhere	....	5	.....	711.75
*Elsewhere	....	6	.....	7,333.50
*Elsewhere	....	7	.....	12,750.00
				$72,861.93
REAL ESTATE				
*Elsewhere	....	..	.....	$135.28
NOTES				
Sundry State Convention and Other Notes	....	..	.....	$6,551.00
Total Investments Legacy Reserve Fund	....	..	.....	$96,382.11

* Indicates Donations and Legacies.

10. GENERAL FUND

BONDS AND STOCKS	*Due*	*Rate*	*Par Value*	*Book Value*
*Weighing and Sales Co.	1931	5	$2,300.00	$500.00
*Miscellaneous Securities of Doubtful or Unknown Value	....	..	.....	45.40
MORTGAGES				
*Miscellaneous	....	..	.....	6.00
REAL ESTATE				
*Sundry Parcels in Various States	....	..	.....	225.62
NOTES				
*Notes	....	..	.....	5.00
Total Investments General Fund	....	..	.....	$782.02

TEMPORARY INVESTMENTS OF INCOME SPECIAL TRUST FUNDS

Payable to Individual Beneficiaries

SECURITIES	*Due*	*Rate*	*Par Value*	*Book Value*
U. S. Treasury Notes	1925	2¾	$8,000.00	$8,000.00
U. S. Treasury Notes	1925	2¾	39,000.00	39,000.00
				$47,000.00

Cash Balances

	In Depositories	*In Transit*
1. Permanent Trust Funds	$3,718.33	$751.71
2. Annuity Fund	964.07	.....
3. Special Trust Funds—Income Payable to Individual Beneficiaries	598.13	.....
6. Church Edifice Loan Fund	29,777.31	.....
7. Designated Funds	126,158.65	20,351.44
8. Funds which cannot be expended before May 1, 1926	70.07	.....
9. Reserve Funds	41,127.02	.....
10. General Fund	4,898.09	121,308.39
	$207,311.67	$142,411.54

* Indicates Donations and Legacies.

SUMMARY OF THE INVESTMENTS OF THE SOCIETY

APRIL 30, 1925

FUND	Bonds	Stocks	Mortgages	Real Estate	Miscellaneous	Totals
1. Permanent	$3,093,380.25	$2,851,220.11	$1,183,772.50	$40,008.00	$3,500.00	$7,171,880.86
Special Endowment for Schools	300,060.00	----------	599,250.00	----------	----------	899,310.00
2. Annuity	592,184.42	7,449.67	727,292.39	53,220.82	----------	1,380,147.30
3. Special Trust Funds: Income Payable to Individual Beneficiaries	627,989.56	205,867.30	132,900.00	9.15	2,451.00	969,217.01
4. Special Trust Fund: Income Payable to Other Organizations	----------	1,500,000.00	----------	----------	----------	1,500,000.00
5. School and Mission Properties	----------	----------	----------	2,440,351.58	----------	2,440,351.58
6. Church Edifice Loan	----------	----------	30,000.00	----------	196,474.33	226,474.33
7. Designated	15,000.00	1.00	43,250.00	----------	25,793.99	84,044.99
Funds which cannot be expended before May 1, 1926	2,730.00	568.46	2,000.00	----------	----------	5,298.46
9. Legacy Reserve	6,864.90	9,969.00	72,861.93	135.28	6,551.00	96,382.11
10. General	536.40	9.00	6.00	225.62	5.00	782.02
Temporary Investments of Income Special Trust Funds payable to Individual Beneficiaries	47,000.00	----------	----------	----------	----------	47,000.00
Totals	$4,685,745.53	$4,575,084.54	$2,791,332.82	$2,533,950.45	$234,775.32	$14,820,888.66

EXHIBIT D

PERMANENT TRUST FUNDS

All gifts for the Permanent Trust Funds of the Society appear in this exhibit with the years in which they were received. These funds amount to $8,075,660.90.

A. FOR GENERAL PURPOSES

Fund	Date Received	State	Amount
Allen, Jonas	1872	Vermont	$100.00
Ambler, J. V., Memorial (1)	1906	Pennsylvania	15,000.00
Anderson, David	1880	Maine	1,000.00
Argabrite, S. V.	1903	West Virginia.	100.00
Axtell, Mrs. Hannah E.	1876	Michigan	311.11
Bailie, David	1897	New York	1,055.00
Ballew, W. B.	1902	Missouri	384.65
Barker, Wm. E.	1915	New York	300.00
Barney, Martha B.	1907	Ohio	5,000.00
Barney, N. P., Memorial (2)	1881	Ohio	5,000.00
Bartlett, Harriet Hastings	1905	Massachusetts.	500.00
Blain, John	1869	Massachusetts.	1,000.00
Brimhall, Permelia	1888–91	Illinois	1,572.99
Brocket, E. J.	1892	New Jersey	1,000.00
Brockett, Ruth E.	1924	Ohio	541.37
Burchard, Hannah M.	1919	Illinois	3,874.38
Burke, R. P.	1908	West Virginia.	100.00
Butler, Chas. S.	1888	Massachusetts.	1,000.00
Butler, Elizabeth N.	1914	Massachusetts.	1,000.00
Capen, Barnabas D.	1889	Massachusetts.	10,000.00
Carlton, Younglove	1891–92	New York	830.21
Carmichael, Sarah E.	1922	Indiana	300.00
Cheever, William	1881	Massachusetts.	7,657.82
Clark, Simeon L.	1908	New York	5,000.00
Collins, Susan J.	1917	New Hampsh'e	666.66
Corry, Aaron	1885–88	Massachusetts.	1,480.81
Crie, Harriet	1911	Maine	300.00
Crozer, Robert H.	1915	Pennsylvania	16,666.67
Currier, Emily C.	1916	Massachusetts.	125.00
Darling, Henry	1869–74	Maine	1,000.00
David, Sarah Hyde	1922	Illinois	1,941.49
Davis, Isaac	1878–82	Massachusetts.	13,745.00
Davis, James M.	1902	Rhode Island.	3,412.50
Dearborn, Danville A.	1912–14	Massachusetts.	9,291.83
De Puy, Ten Eyck	1906	New York	4,750.00
Dexter, Louis	1921	New Hampsh'e	1,500.00
Dimock, L. and F. W.	1912	Massachusetts.	2,000.00
Dizer Fund (3)	1908	Massachusetts.	1,000.00
Dodge, Harriet P.	1904	New Hampsh'e	250.00
Drown, Mary Newell	1889	Rhode Island.	600.00

(1) Founded by Mrs. A. T. Ambler.
(2) Contributed by her children.
(3) Founded by Marshall C. Dizer.

Fund	Date Received	State	Amount
Drowne, Frank S., Memorial (1)	1921	Rhode Island	$7,568.83
Dunbar, Robert	1888	Pennsylvania	500.00
Dunn Fund, The John B.	1919	Rhode Island	1,000.00
Durfree, John H. and Helen A.	1911	Illinois	1,731.33
Eaton, Fidelia D.	1902–22	New York	5,762.51
Edson, Eunice B.	1922	Connecticut	200.00
Eldridge, Lyman	1877	Massachusetts.	75.00
Estes, Abarintha A.	1913	Massachusetts.	25.00
Evans, Levi P.	1920	New York	500.00
Fay, Mrs. L. R. B.	1883–5	Massachusetts.	4,189.61
Fengar, Mary E.	1914	Connecticut	16,888.33
Fisk, Theron	1852	New York	2,500.00
Flagg, Mary	1919	Illinois	6,366.40
Flint, Harriett N.	1897	Massachusetts.	5,000.00
"Frazer Fund" (2)	1887	Canada	3,500.00
French, Joseph E.	1924–25	Massachusetts.	17,500.00
Frisbee, Sarah M.	1893	Connecticut	1,000.00
Gale, Gertrude Hakes	1925	Connecticut	5,000.00
Gardner, Christopher C., Memorial	1923	New Hampsh'e	500.00
Gardner, Susan B., Memorial (3)	1923	New Hampsh'e	200.00
Giddings, Mrs. Lovinia	1890	Massachusetts.	600.00
Glover, Henry R.	1895	Massachusetts.	5,000.00
Griswold, Giles O.	1919	Ohio	5,000.00
Hale, John V.	1911	Massachusetts.	2,000.00
Ham, William	1871	Rhode Island	100.00
Hansen, Christina	1919	New York	1,500.00
Harmon, Eugene E.	1920	New York	1,000.00
Hastings, Marinda	1917	Pennsylvania	500.00
Hewett, Harriet B.	1916	New York	6,434.44
Hills, Rexie B., Memorial (4)	1924	New York	300.00
Holton, Mary E., Memorial	1897–1909	New Jersey	52,575.00
Horner, Erie W.	1916	Vermont	334.68
Howard, Harry H.	1897	Illinois	100.00
Hoyt, Joseph B.	1890	Connecticut	25,000.00
Huntley, Wm. E.	1884–1909	Vermont	9,700.00
Hutchins, Lizzie F.	1911	Massachusetts.	1,000.00
Hutchins, Samuel M.	1911	Massachusetts.	1,000.00
Ingersoll, Edith M.	1924	New York	432.47
John, Lizzie J., Memorial	1884	Pennsylvania	1,000.00
Johnson, Susannah (5)	1903	Massachusetts.	300.00
Jones, B. E.	1905	Pennsylvania	250.00
Jones, John J.	1906	New Jersey	50,000.00
Joslyn, Eliza J. and Eugene A.	1918	New York	2,000.00
Kelly, Chloe M.	1896	Vermont	500.00
Kendall, Horace	1863	Connecticut	1,000.00
Ketcham, Geo. W., Memorial No. 3.	1920–21	New York	35,412.71
Lees, William B.	1883	Pennsylvania	950.00
Lewis, Richard V.	1923	New York	3,000.00
Linch, Jarrett	1899–1908	West Virginia.	13,426.36
Lindsey, Mary E.	1919	Massachusetts.	2,000.00
Little, Geo. W.	1901	Massachusetts.	5,000.00
Littler, Nathan	1889	Iowa	3,874.68

(1) Founded by Abby F. and Henrietta Martin.
(2) Founded by Mrs. S. M. McMaster.
(3) Founded by Christopher C. Gardner.
(4) Founded by her daughter, Miss L. Adell Hills.
(5) Founded as a memorial to her mother and sister Mary.

Fund	Date Received	State	Amount
Logan, John	1893–4	Illinois	$400.00
Lougee, Clara A.	1915	Massachusetts.	1,000.00
Mann, Marcia J.	1925	New York	500.00
McBlain, Thomas, Memorial (1)	1924	New York	5,000.00
Mathews, Thomas S.	1918	Pennsylvania	475.00
Mendenhall, T. G.	1901–1915	Illinois	9,148.83
Merrick, Austin	1892-99	Massachusetts.	53,069.30
Messer, Judith	1913	New Hampsh'e	101.97
Mills, Thomas L., Memorial (2)	1903	Illinois	150.00
Morehouse, Beth. S., Memorial (3)	1924	New York	1,000.00
Morehouse, Emma B., Memorial (3)	1924	New York	1,000.00
Newman, Mr. and Mrs. Walter S.	1911	Pennsylvania	8,000.00
Norcross, Stephen W.	1880	Massachusetts.	500.00
Noyes, Mary	1882	Massachusetts.	1,000.00
Nugent, George	1885	Pennsylvania	1,000.00
Parks, Louisa M.	1903	Illinois	1,000.00
Pease, Nancy P.	1868	Connecticut	1,000.00
Pell, Lydia R., Memorial (4)	1904	Pennsylvania	2,568.10
Pevear, Henry A.	1914	Massachusetts.	6,250.00
Pillsbury, Geo. A.	1900	Minnesota	5,000.00
Porter, Benjamin	1904	Massachusetts.	1,000.00
Porter, Nancy C.	1924	Massachusetts.	500.00
Potter, Wm. B.	1908	New York	200.00
Pritz, J. A. and Earl, Memorial (5)	1921	Ohio	10,000.00
Renfrew, Jefferson	1911	Vermont	1,000.00
Rider, J. Leland, Memorial (6)	1907	Connecticut	1,350.00
Rieff, Wm. E.	1917	Pennsylvania	17,577.68
Roberts, Elizabeth	1871	Connecticut	3,000.00
Rockefeller, John D.	1919–1921	New York	4,867,729.83
Rockwell, Rufus	1885	Pennsylvania	461.80
Rogers, Anna	1888	New Jersey	500.00
Rogers, Elizabeth W.	1888	New Jersey	500.00
Russell, P. R.	1904	New Jersey	14,700.00
Ruth, Mordecai T.	1897	New Jersey	5,242.68
Selleck, Levi	1868	New York	1,000.00
Sherman, Geo. J.	1877	Rhode Island.	1,000.00
Shirk, Milton, Memorial (7)	1903	Indiana	2,500.00
Skolfield, Sarah A.	1914	Maine	500.00
Smith, Alice, Memorial	1899	Ohio	5.00
Smith, Benjamin M.	1913	Massachusetts.	1,000.00
Spencer, Elizabeth M.	1917	New York	480.39
Stevens, Amos	1900	Ohio	55.70
Swaim, Mary A. N.	1867	Massachusetts.	9,400.00
Tedford, J. G. and Martha, Memorial (8)	1923	Indiana	5,000.00
Thorn, Mrs. J., Memorial (9)	1891	New York	5,000.00
Thorsen, Mary A.	1911–12	Wisconsin	8,634.35
Thurber, Emma	1913	Rhode Island.	5,748.00

(1) Founded by Mary McBlain.
(2) Contributed as a memorial by Marguerite M. Youmans.
(3) Founded by Ezra B. Morehouse.
(4) From estate of Amanda M. Pell.
(5) Founded by Mrs. Helen F. Pritz.
(6) Founded by Mrs. Carrie Rider.
(7) Contributed by Mrs. Milton Shirk.
(8) Founded by Rev. J. G. Tedford.
(9) Contributed by John Thorn.

Fund	Date Received	State	Amount
Towne, Mrs. Mary J.	1910	Maine	$2,500.00
Tripp, Susan	1868	New York	500.00
Tuxbury, A. C.	1916	New Jersey	4,762.50
Van Husen, C., Memorial (1)	1885	Michigan	2,000.00
"Veness Fund"	1919	Illinois	1,000.00
Waring, James	1922	Massachusetts.	5,000.00
Watson, Joseph S.	1919	New Jersey	2,000.00
White, James W. and Louisa J.	1921	Massachusetts.	6,575.00
Whittemore, George H.	1921	Massachusetts.	1,000.00
Wickens, George	1882	Illinois	500.00
Wiggin, Mercy A.	1920	New Hampsh'e	3,800.00
Wilde, Joseph	1914	New York	74.85
Woods, John	1897–1900.	Massachusetts.	3,422.19
Woolverton, Geo. A.	1896	New York	5,000.00
General Conference of Free Baptists			51,378.10
Total for General Purpose			$5,584,416.11

B. FOR GENERAL EDUCATIONAL PURPOSES

Bostwick, Jabez A.	1885	New York	$34,777.17
Bradford, S. S.	1876	Rhode Island.	1,000.00
Colby, Emily S.	1877	Ohio	200.00
Coley, Adeline E.	1916	New York	3,000.00
Crozer, Robert H.	1915	Pennsylvania.	16,666.66
Durfree, John H. and Helen A.	1911	Illinois	1,730.32
Eaton, Fidelia D.	1902–22	New York	5,762.51
Maintenance and Insurance Fund	1910–12		81,635.91
Marston, S. W. (2)	1899–1901.	New York	2,000.00
Total for General Educational Purposes			$146,772.57

C. FOR ENDOWMENT OF SCHOOLS

Bacone College,				
General Endowment			$2,226.02	
Butler, Susanna Dacon	1922	Oklahoma	50,000.00	
Fox, Sandy	1924	Oklahoma	100,000.00	
Long, Thomas	1924	Oklahoma	20,000.00	
				$172,226.02
Murrow Indian Orphans Home,				
Barnett, Jennetta Richard	1922	Oklahoma		100,000.00
Benedict College,				
General Endowment.				
Benedict, Mrs. B. A.	1873 79	Rhode Island	$102,366.41	
Sawyer, Clara E. W.	1914–18	New York	4,593.49	
Swan, Emma M.	1906	New York	4,790.00	
Walker, Mary S.	1913	New York	983.18	
Other Sources			20,272.96	
				133,006.04
Bishop College,				
General Endowment			$1,296.00	
Meech, Levi W.	1906	Connecticut	6,000.00	
Williams, Robert	1906	Iowa	6,000.00	
				13,296.00

(1) Contributed by his widow and heirs.
(2) Contributed by Edgar L. Marston.

Fund	Date Received	State		Amount
International Baptist Seminary, de Guiscard, Lucy Kerkham, Memorial (1)	1921	New York		$100.00
Jackson College, General Endowment				476.25
Manning Bible School, Aldrich, Mrs. C. C.	1911	New York		1,500.00
Mexican Baptist Theological Seminary				50.00
Morehouse College, General Endowment			$918.23	
Cook, Josiah W.	1894–99	Massachusetts	20,000.00	
				20,918.23
Roger Williams University, General Endowment			$30,272.74	
Durfree, Sarah C.	1916	Rhode Island	5,025.00	
Haley, Mrs. A. M.	1914	Vermont	3,500.00	
				38,797.74
Shaw University, General Endowment			$26,288.02	
Buss, Harriet M.	1897	Massachusetts	350.00	
Grant, O. B.	1893	Connecticut	1,000.00	
Greenleaf, Oric H.	1905	Massachusetts	2,351.63	
Hitchcock, T. L. and Susan	1909	New York	2,500.00	
"Leonard Memorial Fund" (2)	1916	Pennsylvania	1,194.73	
Library Fund			300.00	
				33,984.38
Virginia Union University, General Endowment			$6,577.70	
Fiske, Grace	1904	Massachusetts	950.00	
Harris, Mary D.	1900	New York	1,000.00	
"Hedstrom Fund" (3)	1900	New York	1,000.00	
Riggs, D. W.	1910–19	Pennsylvania	5,159.05	
				14,686.75
Theological Department				
Hoyt, Joseph B.	1885	Connecticut	$25,000.00	
Rockefeller, John D.	1885	New York	25,000.00	
Union Professorship			7,248.41	
Library Fund			3,435.50	
				60,683.91
Academic Department, General Endowment			$18,740.33	
Library Fund			565.44	
				19,305.77
(Total Virginia Union University $94,676.43)				
Total for Endowment of Schools				$609,031.09

(1) Founded by Alphonso K. de Guiscard.
(2) Founded by Lizzie L. Baker.
(3) Contributed by Anna M. Hedstrom.

D. FOR AIDING STUDENTS

Fund	Date Received	State		Amount
"Colver, The Rev. Charles K., Memorial Educational Aid Fund" (1)	1915	Illinois		$1,500.00
Dobson, Raymond Mansfield Memorial (2)	1921–22	New York		1,000.00
Benedict College,				
Hewitt, Harriet B.	1908	New York		2,000.00
Bacone College,				
Cherokee Fund	1910		$7,500.00	
Stewart, Lydia	1909	Oklahoma	2,000.00	
				9,500.00
Morehouse College,				
Chamberlain, Willard Scripture Reading Prize (3)	1906	Ohio	$500.00	
Graves, Samuel, Scripture Recitation Prize (3)	1906	Ohio	500.00	
Ripley, Mrs. A. O.	1893	Massachusetts	1,000.00	
				2,000.00
Roger Williams University,				
Champney, Sarah H.	1879	Oklahoma	$500.00	
Hanaford, J. H.		Massachusetts	530.00	
				1,030.00
Shaw University,				
Avery, Jane E.	1908	Connecticut	$2,787.20	
Crosby, Henry C.	1915	N. Carolina	3,000.00	
Guy, Samuel	1916	Virginia	1,000.00	
Leonard, Anna S.	1912	Massachusetts	5,700.00	
Leonard, Frank J.	1913	Illinois	3,000.00	
Leonard, Judson Wade	1883–1887	Massachusetts	5,000.00	
Merrill, Samuel P.	1917	New York	500.00	
				20,987.20
Virginia Union University,				
Cabaniss, George W.	1923	Dist. Columbia	$1,000.00	
Colby, Emily S.	1877–1912	Ohio	1,000.00	
"Colver, The Nathaniel, Premium Scholarship Fund" (1)	1915	Illinois	1,250.00	
Greenwood, Eliza M.	1915	Massachusetts	1,000.00	
Howe, Rev. Wm.	1907–1908	Massachusetts	3,000.00	
Reed, Susan C.	1890	Illinois	1,000.00	
Richards, Sarah E.	1925	Illinois	2,221.10	
Smith, S. F.	1896–1912	Massachusetts	1,000.00	
Still, A. B.	1913	Pennsylvania	1,200.00	
Tolman, Lydia S.	1893–1912	Massachusetts	1,500.00	
Waterhouse, C. W.	1880	New Jersey	1,000.00	
Weir, Henry B.	1914	Indiana	1,000.00	

(1) Founded by Jesse L. and Susan Colver Rosenberger.
(2) Founded by Harvey O. Dobson.
(3) Contributed by Willard D. Chamberlain.

Fund	Date Received	State		Amount
Simmons, Robert S., Prize Fund (1)	1903	New York	$572.56	
Gray, Mercy Maria	1882	California	2,000.00	
Wayland, E. L. (2)	1884	Connecticut	150.00	
*—— ——	1884–1885	Massachusetts	1,500.00	
"Work and Loan Fund"			330.00	
				$20,723.66
Total Student Aid Funds				$58,740.86

E. FOR CHURCH EDIFICE GIFT PURPOSES

Fund as created	1881–82.		$65,500.00
Bennett, Cephas	1892	Burma	27,938.90
Bostwick, Jabez A.	1885	New York	34,777.15
Crozer, Robert H.	1915	Pennsylvania	16,666.67
Denike, Abraham	1886	New York	5,000.00
Duncan, Caroline	1918	Massachusetts.	500.00
Fort Covington Baptist Church	1922	New York	1,800.00
Griffith, A. P.	1920	California	18,744.39
Jones, Frank M.	1922	New Jersey	90.00
Lewis, Rosetta M.	1924	New Jersey	742.99
Merrick, Austin	1892	Massachusetts.	53,069.30
Pevear, Henry A.	1899	Massachusetts.	6,250.00
Rogers, Martha	1880	Connecticut	500.00
Tilton, Jerusha	1921	Illinois	1,500.00
Tucker, H. J., Memorial (3)	1911	Rhode Island	750.00
Waterbury, F. W.	1903	New York	500.00
Wayman, Samuel	1894	Illinois	40,000.00
Total for Church Edifice Gift Purposes			$274,329.40

F. FOR SPECIAL PURPOSES

Abbott, Arminda P.	1912	Massachusetts.	$1,407.00
Bates, Etta Peck	1912	New Hampsh'e	250.00
Bishop, Mrs. Nathan (4)	1880	New York	1,000.00
Bleecker, Garratt N. (4)	1854	New York	6,000.00
Brocket, E. J.	1892–1912	New Jersey	10,000.00
Cary, Eugene L.	1922	California	41,285.56
Crozer, J. Lewis, Memorial	1919	Pennsylvania	100,000.00
Dearborn, Abigail J.	1911	New Hampsh'e	300.00
Fox, Mrs. Jane B. (4)	1881	New York	10,000.00
Harris, Emma J.	1911	Wisconsin	3,765.14
Johnson, Mary W.	1911	Rhode Island	500.00
Jones, B. E.	1905	Pennsylvania	250.00
Ketcham, Eliz. A., Memorial	1911	New York	15,000.00
Munger, Isador G., Literature Fund.	1914	Wisconsin	1,070.42
Nickerson, John H.	1911	New Hampsh'e	100.00
Olson, Mr. and Mrs. Swan	1908	Nebraska	1,000.00
Pierce, Louise Burchard, Memorial	1924	New York	68,944.35
Randall, Lydia	1911	New Hampsh'e	400.00

(1) Contributed by Rev. James B. Simmons, D. D.
(2) Contributed by Rev. H. L. Wayland, D. D.
(3) Founded by Mary E. T. Faunce.
(4) In memory of Garratt N. Bleecker.
* Contributor who does not wish name published.

Fund	Date Received	State	Amount
Randall, Samuel H.	1911	New Hampsh'e	$250.00
Safford, Edward D.	1917	Maine	156.25
Smart, John	1886	Pennsylvania	1,000.00
Stevenson, Cora A.	1921	New York	200.00
Swart, John A.	1924	New York	4,611.15
Thorsen, Mary A.	1911	Wisconsin	250.00
*—— ——	1919	Pennsylvania	226,250.00
True, Mary	1910	New Hampsh'e	950.00
Tucker, Harvey, Judson Mem'l (1)	1903	Rhode Island	250.00
Tucker, Mrs. P. M.	1910–13	Illinois	1,121.00
Waitt, Arthur M.	1915	Connecticut	5,000.00
Whiting, Martha	1866	Massachusetts	1,000.00
Total Special Funds			$502,310.87

SPECIAL TRUST FUND FOR ENDOWMENT OF SCHOOLS

Rockefeller, John D.	1919–1921	New York	$300,060.00
General Education Board	1922	New York	600,000.00
Total Fund, April 30, 1925			$900,060.00
Total Permanent Trust Funds, April 30, 1925			$8,075,660.90

(1) Founded by Mary E. T. Faunce.

* Contributor who does not wish name published.

EXHIBIT E

The value of the school and mission properties under the supervision of the Society is estimated as follows:

I. SCHOOL PROPERTIES

Bacone College, Bacone, Okla.	$450,000.00
Benedict College, Columbia, S. C.	350,000.00
Bishop College, Marshall, Tex.	399,250.00
Calabar College, Jamaica, B. W. I.	5,000.00
Colegio Bautista, Managua, Nicaragua	35,000.00
Colegios Internacionales, El Cristo, Cuba	150,000.00
Evangelical Seminary, Rio Piedras, P. R.	30,000.00
Florida Institute, Live Oak, Fla.	16,000.00
International Baptist Seminary, East Orange, N. J.	383,000.00
Jackson College, Jackson, Miss.	262,000.00
Jacmel Training School, Haiti	3,000.00
Mexican Baptist Theological Seminary, Saltillo, Mexico	70,000.00
Morehouse College, Atlanta, Ga.	598,000.00
Murrow Indian Orphans' Home, Bacone, Okla.	180,000.00
Shaw University, Raleigh, N. C.	700,000.00
Storer College, Richmond, Va.	265,000.00
Virginia Union University, Richmond, Va.	760,000.00

II. MISSION PROPERTIES

Arizona,	
Keams Cañon	$4,000.00
California,	
SanFrancisco	40,000.00
Berkeley	5,000.00
Cuba,	
Baire	2,000.00
Baracoa	8,000.00
Barajagua	600.00
Bayamo	35,000.00
Boniato	500.00
Camaguey	20,000.00
Cespedes	5,000.00
Ciego de Avila	5,000.00
Dos Caminos	2,500.00
Duaba	600.00
El Caney	1,000.00
El Cristo	10,000.00
Ensenada	300.00
Galbis	300.00
Guantanamo	10,000.00
Jamal	600.00
Jarahueca	500.00
Jatabonico	500.00
Jauco	600.00
Jibacoa	375.00
Jiguani	2,000.00
Juan Baron	$600.00
Manzanillo	3,500.00
Marti	800.00
Media Luna	700.00
Minas	800.00
Niquero	300.00
Palmarito	700.00
Palma Soriano	2,000.00
Sabanna	600.00
Saito	500.00
San Luis	3,000.00
Santa Maria	500.00
Santa Rita	1,000.00
Santiago	20,000.00
Songo	2,000.00
Ti Arriba	100.00
Tunas	2,000.00
Veguitas	1,200.00
Yara	1,500.00
El Salvador,	
Chalchuapa	1,500.00
San Salvador	30,000.00
Santa Ana	1,000.00
Mexico,	
Aguas Calientes	5,500.00
City of Mexico	50,000.00
Cuernavaca	1,500.00

New Laredo	$1,800.00
Puebla Hospital	65,000.00
San Luis Potosi	3,500.00
Tampico	25,000.00
Montana,	
Lodge Grass	6,000.00
Pryor	1,500.00
Upper Big Horn	15,000.00
Wyola	2,000.00
Nevada,	
Reno	4,000.00
Stewart	4,000.00
Nicaragua,	
Leon	6,000.00
Managua	6,500.00
Masaya	5,000.00
Oklahoma,	
Anadarko	10,000.00
Elk Creek	2,500.00
Fort Sill	2,500.00
Rainy Mountain	2,500.00
Watonga	1,000.00
Porto Rico,	
Adjuntas	$4,000.00
Aguas Buenas	1,200.00
Anon	750.00
Barranquitas	3,000.00
Barros	1,250.00
Beatriz	500.00
Caguas	12,000.00
Carolina	7,000.00
Cayey	6,500.00
Cidra	1,000.00
Corral Viejo	2,500.00
Culebra	800.00
Guanica	1,200.00
Gurabo	4,000.00
Jerusalem	600.00
La Playa	4,000.00
Mediania Alta	800.00
Mulas	325.00
Ponce	16,500.00
Quebrada Grande	350.00
Rio Grande	3,500.00
Rio Piedras	15,000.00
San Juan	65,000.00
San Lorenzo	4,000.00
San Turce	11,000.00
Sierra Alta	500.00
Yauco	8,000.00

Appendix E

Woman's American Baptist Home Mission Society

Forty-Eighth Annual Report

OF THE

WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY

CONTINUING THE

Woman's Baptist Home Mission Society of Michigan
Organized 1873

Women's Baptist Home Mission Society
Organized February 1, 1877

Woman's American Baptist Home Mission Society
Organized November 14, 1877

Consolidated April 1, 1909

Presented at Seattle, Washington
June 30th to July 5th, 1925

EXECUTIVE OFFICES
276 Fifth Avenue, New York City

Woman's American Baptist Home Mission Society

276 Fifth Avenue, New York City

Officers elected for 1925-1926

President

Mrs. George W. Coleman, 177 West Brookline Street, Boston, Mass.

Vice-Presidents

First, Mrs. George Caleb Moor, Hotel le Marquis, New York City.

Second, Mrs. John Nuveen, 5312 Hyde Park Blvd., Chicago, Ill.

Recording Secretary

Mrs. S. C. Jennings, 1312 Oak Avenue, Evanston, Ill.

Treasurer

Mrs. Mary E. Bloomer, 276 Fifth Avenue, New York City.

Executive Secretary

Mrs. Katherine S. Westfall, 276 Fifth Avenue, New York City.

Honorary Secretary

Mrs. A. E. Reynolds, 30 Evergreen Avenue, Winter Hill, Sommerville, Mass.

Secretaries of Departments

Missions, Miss Clara E. Norcutt, 276 Fifth Avenue, New York City.

Organization, Miss Ina E. Burton, 276 Fifth Avenue, New York City.

Christian Americanization, Miss Alice W. S. Brimson, 2969 Vernon Avenue, Chicago, Ill.

Editorial, Miss Miriam J. Davis, 276 Fifth Avenue, New York City.

In Co-Operation with the Department of Missionary Education

*W. W. G. Executive Secretary, Miss Alma J. Noble, 218 Lancaster Avenue, Buffalo, N. Y.

*C. W. C. Executive Secretary, Miss Mary Noble, 218 Lancaster Avenue, Buffalo, N. Y.

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* Officer elected and salary paid by the Board of Education.

BOARD OF MANAGERS

Chairman, Mrs. George W. Coleman
Vice-Chairman, Mrs. Orrin R. Judd
Clerk, Miss Clara E. Norcutt

Class I, Term Expires 1926

Mrs. B. D. Barber, Oak Park, Ill.

Mrs. W. A. Hill, Trenar Drive, New Rochelle, N. Y.

Mrs. Robert L. Jones, 757 Elmore Place, Brooklyn, N. Y.

Mrs. Orrin R. Judd, 234 Washington Avenue, Brooklyn, N. Y.

Miss Clara L. Kimball, 118 East 54th Street, New York, N. Y.

Mrs. F. S. Osgood, 5446 Ferdinand Street, Chicago, Ill.

Mrs. T. Raymond St. John, 341 Webster Avenue, Long Island City, N. Y.

Mrs. C. L. White, Hillcrest Road, Plainfield, N. J.

Class II, Term Expires 1927

Mrs. Arthur E. Bestor, 468 Riverside Drive, New York, N. Y.

Mrs. John H. Chapman, 334 Euclid Avenue, Oak Park, Ill.

Mrs. J. S. Comstock, 473 Jefferson Avenue, Brooklyn, N. Y.

Mrs. R. R. Donnelley, 4609 Woodlawn Avenue, Chicago, Ill.

Mrs. Frank M. Goodchild, 316 W. 75th St., New York, N. Y.

Mrs. Fred A. Grow, 5621 University Ave., Chicago, Ill.

Mrs. Washington Laycock, 334 W. 64th St., Chicago, Ill.

Mrs. George H. Swift, 66 W. Center Street, Woodbury, N. J.

Mrs. Mornay Williams, Englewood, N. J.

Class III, Term Expires 1928

Mrs. Harvey O. Dobson, 375 Carlton Avenue, Brooklyn, N. Y.

Mrs. Smith Thomas Ford, 508 N. Maine Street, Wheaton, Ill.

Mrs. John G. Goetz, 42 West 48th Street, New York, N. Y.

Mrs. H. F. Googins, 5420 Greenwood Avenue, Chicago, Ill.

Mrs. H. G. Graff, 159 W. 92nd St., New York, N. Y.

Miss Martha E. Harris, 1415 Chicago Avenue, Evanston, Ill.

Miss Mary L. Howard, 67 Collins Street, Hartford, Conn.

Mrs. W. H. Mount, 51 High Street, Summit, N. J.

Mrs. M. J. Twomey, 195 Elwood Avenue, Newark, N. J.

ADVISORY BOARD MEMBERS

Presidents of Union Districts.
Administrative Vice-Presidents of Union Districts
Home Mission Vice-Presidents of Union Districts.
Presidents of Home Mission Districts.
Presidents of Women's State Societies.

COMMITTEES OF THE BOARD

EXECUTIVE COMMITTEE

Mrs. Geo. Caleb Moor
Miss Clara E. Kimball
Mrs. Wm. A. Hill
Mrs. Orrin R. Judd
Mrs. M. J. Twomey

CHAIRMEN OF STANDING COMMITTEES

Candidate, Mrs. Harvey O. Dobson.
Christian Americanization, Mrs. Washington Laycock.
Educational, Mrs. Wm. A. Hill.
Finance, Miss Clara L. Kimball.
Missionary, Mrs. George Caleb Moor.
Organization, Mrs. M. J. Twomey.
Publication, Mrs. Orrin R. Judd.
Training School, Mrs. John Nuveen.
Associate, Mrs. S. C. Jennings.

GOLDEN ANNIVERSARY COMMITTEE

Mrs. Geo. W. Coleman, Chairman
Mrs. Geo. Caleb Moor, Vice-Chairman
Mrs. John G. Goetz, Secretary

Mrs. T. Raymond St. John
Mrs. Frederic S. Osgood
Mrs. J. S. Comstock
Miss Mary L. Howard
Mrs. Orrin R. Judd
Mrs. Katherine S. Westfall
Mrs. S. C. Jennings
Mrs. John Nuveen

REPRESENTATIVES ON COMMITTEE OF CONFERENCE

Mrs. George W. Coleman
Mrs. George Caleb Moor
Mrs. Orrin R. Judd
Mrs. K. S. Westfall
Miss Ina E. Burton

REPRESENTATIVES ON BOARD OF MISSIONARY COOPERATION

Mrs. George W. Coleman
Mrs. George Caleb Moor
Mrs. John Nuveen

REPRESENTATIVE ON ADMINISTRATIVE COMMITTEE OF THE BOARD OF MISSIONARY COOPERATION

Mrs. George W. Coleman

REPRESENTATIVE ON THE COUNCIL OF THE BOARD OF MISSIONARY COOPERATION

Mrs. Katherine S. Westfall

REPRESENTATIVES ON COMMITTEES OF THE ADMINISTRATIVE COMMITTEE OF THE BOARD OF MISSIONARY COOPERATION

Field Activities
Miss Katherine S. Westfall

Publicity and Advertising
Miss Miriam J. Davis

Literature and Stereopticon
Miss Clara E. Norcutt

Missions
Mrs. Katherine S. Westfall

Stewardship
Mrs. Katherine S. Westfall

Business
Mrs. Mary E. Bloomer

REPRESENTATIVES ON STUDENT COMMITTEE

Mrs. T. Raymond St. John, Chairman
Mrs. Katherine S. Westfall
Mrs. M. J. Twomey

REPRESENTATIVES ON WORLD WIDE GUILD COMMISSION

Mrs. George W. Coleman
Mrs. T. Raymond St. John
Mrs. Katherine S. Westfall
Mrs. John G. Goetz

REPRESENTATIVES ON COUNCIL OF WOMEN FOR HOME MISSIONS

Mrs. C. W. Aiken
Mrs. Arthur E. Bestor
Mrs. Frank M. Goodchild
Mrs. Katherine S. Westfall
Mrs. George W. Coleman
Mrs. Harvey O. Dobson
Mrs. Orrin R. Judd
Miss May Huston
Mrs. H. H. Skerrett

REPRESENTATIVES ON NATIONAL CIVIC COMMITTEE

Mrs. John G. Goetz
Mrs Geo. Caleb Moor
Mrs. Wm. H. Mount

REPRESENTATIVES ON COMMITTEE ON YOUNG PEOPLE'S WORK

Mrs. Orrin R. Judd
Miss Miriam J. Davis

REPORT OF ANNUAL MEETINGS HELD IN SEATTLE, WASHINGTON, MAY 28 TO JULY 5, 1925

May 28th, 1925.

THE FORUM

The joint session of the Boards of the Woman's American Baptist Home Mission Society and the Woman's American Baptist Foreign Mission Society convened under this new name.

Mrs. C. D. Eulette presiding.

Every department of the union work was presented and later opportunity for discussion was given.

A Findings Committee was appointed which brought in a report the following Monday evening. The recommendations in this report were referred to the Committee of Conference to be presented to the two Boards for final action.

June 30, 1925.

Mrs. Frederic S. Osgood, Chicago, was appointed as the representative of the Society, without vote, on the Nominating Committee of the Northern Baptist Convention.

July 1, 1925.

The Christian Americanization Supper was held at the Shanghai Restaurant with one hundred present.

Mrs. F. S. Osgood conducted the Forum.

Miss Gaye Harris gave an impersonation. Miss Brimson, Miss Adele Ballard, Mrs. Mary Kinney and Miss Naomi Fletcher each presented a different phase of the work.

July 2, 1925.

The Golden Anniversary Breakfast was held at the Y. W. C. A., Thursday morning, July 2nd. About seventy women, National, District and State Officers and members of the Board rejoiced together over the expressions of hearty cooperation which had come from all sections of the land.

Dr. Harry S. Myers presented the stereopticon "Fifty Years of Fruitful Service". The American Baptist Home Mission Society and the Woman's American Baptist Home Mission Society presented the program jointly.

Judge F. S. Dietrich presiding.

Mrs. Katherine S. Westfall, Executive Secretary, presented the report of the Woman's American Baptist Home Mission Society, and moved its acceptance by the Convention. Dr. Charles L. White seconded the motion which was passed.

Mrs. Westfall for the Woman's Society, presented the following speakers:

Miss Bessie Culver, Stewart, Nevada, among Indians; Miss Mildred Cummings, San Francisco, California, head of Chinese School; Miss Alice Snape of Seattle, Washington, with thirteen Chinese girls gave a candle service, one of their number presiding at the piano; Mrs. Clara D. Pinkham of Chicago presented the Baptist Missionary Traning School and Miss Blanche Parks of Berkeley, California, spoke of the woman's department for missionary training; Miss Naomi Fletcher, Americanization Secretary, pleaded for our foreign neighbors; Miss Mary Moody, Puebla, Mexico, spoke of the Hospital and Nurse Training School at that place; Mrs. Ida Warnock presented the work at Managua, Nicaragua, Central America.

July 3, 1925.

The Forty-eighth annual meeting of the Woman's American Baptist Home Mission Society was called to order by the President, Mrs. George W. Coleman.

Mr. Noftsinger presented the report of the Nominating Committee.

Dr. Bailey moved that with the unanimous consent of the Convention the Secretary cast the ballot for the officers named. The motion carried. The Secretary cast the ballot and the chair declared the officers elected as follows:

President, Mrs. George W. Coleman, Massachusetts
First Vice-President, Mrs. George Caleb Moor, New York
Second Vice-President, Mrs. John Nuveen, Illinois
Recording Secretary, Mrs. S. C. Jennings, Illinois

FOR BOARD OF MANAGERS

Term Expires 1928

Mrs. Harvey O. Dobson, New York
Mrs. Smith Thomas Ford, Illinois
Mrs. John Goetz, New York
Mrs. H. F. Googins, Illinois
Mrs. Harry Graff, New York
Miss Martha E. Harris, Illinois
Miss Mary L. Howard, Connecticut
Mrs. W. H. Mount, New Jersey
Mrs. M. J. Twomey, New Jersey

Term Expires 1926 (To fill vacancy)

Mrs. B. D. Barber, Illinois

Term Expires 1927 (To fill vacancy)

Mrs. Fred A. Grow, Illinois

On motion the Society adjourned.

July 5, 1925.

The time honored custom of holding a Missionary Tea was observed this year with the usual verdict—the happiest hour of the Convention week. Sixty missionaries, officers and Board members and friends sat down together. Mrs. John Nuveen was the toastmistress and presented the regrets of Mrs. Coleman who could not be present on account of illness. Mrs. Boyce, Miss Brimson and Miss Norcutt brought a message and Mrs. Westfall closed with prayer.

Louise M. Jennings,
Recording Secretary.

ANNUAL REPORT OF THE BOARD OF MANAGERS

The reorganization of the Board of Managers occurred at the regular meeting of the Board of Managers held June 28, 1924 at which time the following appointments were made:

Mrs Katherine S. Westfall.....Executive Secretary
Mrs. Mary E. Bloomer.....Treasurer

Secretaries of Departments

Miss Clara E. Norcutt.....Missionary Correspondence
Miss Ina E. Burton.....Organization
Miss Alice W. S. Brimson.....Christian Americanization

Missionary Supervisors

Miss Ina Shaw — Mrs. Adah H. Boyce

In Cooperation with the Department of Missionary Education

Miss Alma J. Noble.....World Wide Guild, Executive Secretary
Miss Helen Hobart
World Wide Guild and Children's World Crusade, Field Secretary
Miss Mary Noble.....Children's World Crusade, Executive Secretary

The Board of Managers

Mrs. George W. Coleman.....Chairman
Mrs. Orrin R. Judd.....Vice Chairman
Miss Clara E. Norcutt.....Clerk

Chairmen of Standing Committees

Miss Clara L. Kimball.....Finance
Mrs. George C. Moor.....Missionary
Mrs. W. A. Hill.....Education
Mrs. Orrin R. Judd.....Publications
Mrs. M. J. Twomey.....Organization
Mrs. Harvey O. Dobson.....Candidate
Mrs. John Nuveen.....Training School
Mrs. Washington Laycock.....Christian Americanization

The Board of Managers has met regularly each month of the year except July and August, preceded by meetings of the various standing committees. The meetings of the Board are occupied by careful consideration of the work on the mission fields, the educational work, together with that of finance and organization. Regular reports of the work of the Board of Missionary Cooperation have been given by the Chairman of the Board. The Vice Chairman has brought full reports of the activities of the Council of Women for Home Missions. Reports of other denominational and interdenominational interests have also been given. All these reports have been exceedingly valuable in keeping the Board of Managers fully informed in regard to denominational and interdenominational interests.

At the September Board meeting Miss Miriam Davis was appointed Editorial Secretary in place of Mrs. Constance Jackson Wardell, resigned. Miss Davis is a graduate of the University of Rochester and has entered into the work of publicity and the preparation of material for the promotion of the work with zeal and interest.

In November Mrs. Harry Graff was elected to fill a vacancy in Class III of the Board of Managers and was heartily welcomed by the members of the Board.

After conferences with Mrs. L. C. Barnes, who is the founder of the Neighbors' League of America, it was voted "that upon the request of the League and for a period of one year the work of the League function through this Society in the specific work of teaching the English language to foreign born women in America." This cooperation has been mutually satisfactory and will undoubtedly continue for a longer period.

During the Annual Meetings held in Milwaukee several conferences were held between representatives of the Board of Trustees of the Berkeley Baptist Divinity School and officers of the Society, regarding cooperation in the training of young women for missionary service. As a result of the conferences, taking into consideration the opportunities to be offered by the Women's Department of the Berkeley Baptist Divinity School, the fact that young women in the far West find it too expensive to come as far as Chicago for their training and are consequently attending other schools, the Board voted to cooperate with the Berkeley Baptist Divinity School in its Women's Department. It is the understanding that a course suitable for missionary training will be included in the curriculum and that opportunity will be arranged for the practice work of the students under the direction of the Dean of Women. The Society assumed the support of the Dean of Women and it is understood that young women living in the western states, Arizona, California, Nevada, Oregon, Utah, Washington, Idaho and Montana will be encouraged to take their missionary training at Berkeley. Both the Berkeley Baptist Divinity School and the Society expect to use every means to develop a strong women's department, which includes missionary training.

COOPERATION

Council of Women for Home Missions Through the nine representatives of the Society on the Council of Women for Home Missions, the Society has been active in the various interests promoted by the Council. Cooperative efforts in several lines have continued, especial emphasis being placed on the preparation of Home Mission Study Books for the Summer Schools of Missions and the encouraging of Baptist women to attend the Summer Schools. At the annual meeting of the Council held in Atlantic City January 13-16, the Society was represented by several delegates.

Committee on Cooperation in Latin America Representatives of the Society have been in closest touch with the work of this committee, studying with the other denominations interested, the progress of work and the great needs in Latin America. A special committee has recently been appointed to make a survey of the great groups of neglected Indians in Latin America, and another committee to make plans for an interdenominational conference to be held in Mexico during the summer of 1926, a conference to include countries adjacent to the Carribean Sea. The Society will be interested in this conference because of its work in Cuba, Porto Rico, Central America and Mexico.

The Committee is deeply concerned in the preparation and promotion of suitable literature for use of the workers and churches in Latin America.

Quadrennial Meeting of the Federal Council of Churches This very important meeting was held in Atlanta December 3-9 and the President and Executive Secretary attended the sessions which were of great importance in their influence on the work of the churches and the allied interests of Protestant groups.

Women serve on the various commissions and have a part in shaping the program of good works which they promote.

American Baptist Home Mission Society and Publication Society The fields of the Society and The American Baptist Home Mission Society are the same in many instances though the work is different, but the work of one is needed to supplement that of the other. There has been continued and close cooperation in the direction of the work and the effort to have an effective and united program in the extension of the Kingdom on earth.

The Department of Evangelism has invited the Woman's Society to cooperate in the intensive evangelistic campaign which is to be conducted during the year 1925-26. The Society is represented on the Planning Committee and expects to promote evangelism through the women in the churches and on the mission fields.

The Publication Society has continued its gracious custom in contribution of Bibles and other literature for the mission fields and has made possible Daily Vacation Bible Schools on some fields which otherwise would have been without this helpful activity.

The work of our Woman's Society has been strengthened through the cordial cooperation with these Home Mission agencies.

City Planning Commission The development of a well-rounded program for the promotion and extension of Christianity in cities is greatly needed. At the meeting held in Washington, February 4-5, the various interests and problems were faced and freely discussed by a group deeply interested in the city situation. The outcome of the studies made and discussed must mean conservation of effort and finer and greater results in the future.

THE GOLDEN ANNIVERSARY

1877 - 1927

The National Committee of the Golden Anniversary has held frequent meetings during the year which have included at times chairmen of committees and district leaders. As the plans have developed there has been an increasing joy and enthusiasm in the celebration of the fiftieth birthday of the Society which has gradually extended from East to West throughout the churches.

At the meeting of the Finance Committee of the Northern Baptist Convention in March, at which representatives of the Society were present, the suggestion and request were made that an intensive campaign for the securing of pledges for the $500,000 Golden Anniversary fund be made in May, 1925, as that time seemed to be best fitted to other denominational plans.

On March 24th and 25th a conference was held including the National Committee, Chairmen of Committees and the Chairmen of the Districts. Plans were outlined for District, State and Association setting-up conferences to make preparations for the intensive solicitation of pledges and gifts from individuals May 24 to June 8.

The Society recognized that nothing should be done to interfere with the plans to secure the operating budgets of the current year but after the close of the year, April 30th, the work will go forward intensively.

FINANCIAL

Light and shadows have characterized the financial problems of the Society during the year. At the beginning of the year the big problem was to reduce the budget ten per cent. This involved entirely withdrawing from several schools, reducing the appropriation to others, closing several mission stations and withdrawing missionaries from others, also reducing the appropriations for Christian Americanization work and for the Baptist Missionary Training School. These reductions were drastic and worked serious hardship to those in charge. As this report is written the final statement from the treasurer's department is not available.

The year 1923-24 closed with an accumulated deficit of $82,763.17 and one of the bright lights of the record of the year was the generous gift by John D. Rockefeller, Jr., the first of the new year of $85,000. to pay the debt of the Society as of April 30, 1924. This gift was made as a memorial to Mr. Rockefeller's mother, Laura Spelman Rockefeller. The interest and assistance of Mr. Rockefeller were deeply appreciated by the Board.

The total approved budget for the year 1924-25 was $388,340.00. The receipts from donation sources to April 15, 1925 amount to $154,785.81 or $22,303.27 more than for the same period last year. The borrowed money for the year as of April 15, 1925 amounted to $116,956.03 with interest amounting to $5,377.77. It has been necessary to borrow this large amount in order to pay the salaries of missionaries and teachers and for the conduct of the work.

Receipts from matured annuities to April 15, 1925 have been $2,700., which is $3450 less than last year, and receipts from legacies $14,073.73 or $173.43 less than last year. New annuity gifts to April 15 amount to $25,-443.49 or $12,806.11 less than the preceding year.

Another light among the shadows was a specific gift of $8,333.33 from interested friends in Ohio, to be used to meet emergencies caused by a reduced budget. This fund has been used to assist in times of pressing needs.

Specific gift from friends in Connecticut have made possible the erection of a new laundry at Mather School and the same friends have provided for the extensive repairs needed on the school building at Puebla, Mexico. The Finance Committee of the Board has met frequently and has given most careful consideration to the expenditures and to the investment of annuities and trust funds.

ORGANIZATION

The one outstanding feature of advancement in women's work this year was the working out of standards for district and state organizations. For several years the local women's missionary societies and the associational organizations have had standards or goals which they have endeavored to attain. Throughout the year efficiency of organization and service in district, state, association and local societies has been stressed. The report of progress made will be given in the joint *Handbook* where the reports from districts and the statistical reports from states and associations are printed in full.

During the year a manual on the work of women's societies was prepared and distributed. This manual contains two sets of suggested By-Laws, one set prepared for a large society using the circle plan, the other for a society meeting as one group. Either set can be adapted for a society composed of all the women and their special interests or for the separate woman's mission society

WHITE CROSS

Great interest on the part of White Cross Directors and of women in the churches has been demonstrated by the many supplies which have been sent to the missionaries. Mather Industrial School in Beaufort, South Carolina has a Sales House in which clothing and household articles sent by northern friends are sold to the Negroes at a very small price. This plan brings a two-fold benefit; it helps the Negroes to secure needed clothing at a small price and without a feeling of charity, and the proceeds are used in the upkeep of the building or to help meet other necessary expenses. During this year the income is helping to provide funds for a much needed laundry building.

Many missionaries have reported the great assistance rendered by the women who sent Christmas boxes for use in their work. Several letters brought the good news of girls or women whom they had not been able to reach with a definite message about Christ before Christmas but who had accepted a small gift presented by the missionary this past Christmas and later had accepted Christ as their personal Saviour. These missionaries wrote that these conversions were the direct result of a close friendly contact formed by the missionary through the White Cross gift.

UNION WORK

Many activities relating to women's, young women's and children's work as carried in district organizations, in field work in the churches, in student work and summer conference work are carried in cooperation with the Woman's American Baptist Foreign Mission Society, the Field Activities Committee of the Board of Missionary Cooperation, and the Department of Missionary Education of the Board of Education. In order to carry this union work effectively, a Committee of Conference, composed of five representatives from each of the two Women's National Boards has functioned throughout the year. To this committee are referred all questions relating to policies and plans for the conduct of union work which is carried in district, state, associational and local women's organizations also, union work promoted in cooperation with other boards and committees.

During the past year the committee has been called upon to help provide personnel of teams for Bible and Missionary Conferences, general meetings and luncheons where Baptist women were to be present.

Through the district organizations the committee has held women's luncheons in twelve states at which denominational needs have been presented and plans have been suggested whereby the women could help their churches complete the denominational missionary task for the year. Through the efforts of this committee, the women of the districts and states have made a partial survey of the churches using the Every Member Plan and have tried to secure the adoption of the Every Member Plan by churches not now using it. It has assisted the Acting Executive Secretary of the Board of Missionary Cooperation in the promotion of plans for the raising of the denominational budget, also in calling together a few women to consider the denominational financial situation. Later this group formed a National Committee of Laywomen that prepared and carried out plans in a special effort to secure the full budget needed by the denomination for the work of the fiscal year.

Faithful Unto Death

Carrie O. Millspaugh

Carrie O. Millspaugh was born in Branchport, New York and was early dedicated to the Lord's work. Her home influences were such that from a little girl she was deeply interested in missions, and after finishing school and teaching for a period, she attended the Baptist Missionary

Training School. In 1898 Miss Millspaugh began her pioneer work in Oregon as general missionary. Later she became District Secretary for the Pacific Coast States and when the Society discontinued its District Secretaries, she returned to the work of general missionary, giving most of her time to Portland and vicinity. Her rare knowledge of God's Word, her passion for souls made her work most effective. She passed away in November 1924, being tenderly cared for by her sisters, Mrs. A. J. Sanburn and Mrs. Elizabeth M. Sands.

Evelyn O. Werden

Thirty-six years ago Evelyn O. Werden went to Spelman Seminary as Editor of the "Spelman Messenger" and the issue in May 1924 was the first in all these years to appear without Miss Werden's help. After a brief illness Miss Werden passed to her reward on May 14th. Readers of "Spelman Messenger" during all these years can testify to Miss Werden's ability as an editor and her devotion to Spelman. Hers was a wonderful record of faithful service.

Meta A. Stevens

The Christian Americanization Department and its work in Pittsburgh suffered a distinct loss in the early fall of 1924 in the call of Meta A. Stevens to the Heavenly Home. Miss Stevens was born in Conneaut, Ohio, and after graduation from Denison University took special preparation for Americanization work. Upon completing her preparation she worked for a few months in New York City under the Neighbors' League and in December 1920, Miss Stevens was appointed by the Society and the Pittsburgh Baptist Association as Christian Americanization Secretary for that city. For four years she gave herself wholeheartedly to establishing friendly relations between the races, and her ministry was one of loving service.

MISSION FIELDS

How delightful it would be if we were able to tune in on each Home Mission Station and get a verbal report from the missionaries of the progress of the work and what has been accomplished during the past year; or if we might hear over the radio the voices of the boys and girls, men and women of many nations who have for the first time heard the message of the Son of God and whose lives have been inspired and helped through the teachings of the missionary.

We rejoice in the record of the year and in the consecrated lives of the missionaries who have given themselves so devotedly to our great Home Mission task. We mention but a few outstanding facts among the various groups but full reports from each field will be found in the letters from the missionaries.

INDIAN

One of the outstanding events of the year has been the organization of the Crow Agency Baptist Church which includes Reno and Black Lodge in its membership. Some of the younger Indians have very high ideals and are looking forward to giving themselves to definite Christian service. They greatly enjoy the Bible study and are memorizing large parts of the Scripture. It is most encouraging to note how generously these people contribute out of their small means to the support of the work. Special evangelistic services have been held on a number of the Indian fields and great interest has been expressed in these meetings. Plans are being made for the erection of a new chapel at St. Xavier, Montana, which will increase the opportunities for service on that field.

There have been very few changes in personnel on the Indian fields during the past year and the only change in fields is the transfer of the missionary from Sycamore, California, to Coarse Gold, California. It has been necessary to provide new Ford cars for some of the fields and more missionaries and new equipment are greatly needed to properly care for the work. There has been a steady growth in the work and many have been added to the church by baptism.

ALASKA

The workers at the Kodiak Baptist Orphanage have done valiant service under trying conditions but the reports which come from them are most encouraging and full of promise for the future. All of the missionaries on this field have been carrying extra burdens because the field is undermanned. An assistant to the superintendent is imperative and an additional housemother is greatly needed to help share the care and responsibility for the fifty children at the orphanage. On Sunday evening, March 1st, the main building of the orphanage was burned to the ground and its furniture and contents utterly destroyed. While this means a very great loss to the Society and to the missionary staff at the orphanage, we are thankful that due to the prompt and heroic action of the workers no one was injured and no lives were lost. Mr. Rickman, the Superintendent, writes as follows:

"We forgot all our earthly possessions in our distress for the children and no word can express the joy of the house mothers and superintendents when we gathered the children in the light of the flames that destroyed our home and called them and counted them and knew that all were saved."

For the present the boys are being cared for in the main part of the church, but it is absolutely necessary that a new building be erected at the earliest moment possible. The people of the United States Naval Station at Kodiak did everything possible to relieve the situation and the assistance which they gave was greatly appreciated.

NEGROES

The work among the Negroes both North and South has many encouraging features because of their steady response to the Gospel message and their earnest desire to strive for and attain the best.

It is a source of great gratification to all who have watched the progress of the work at Spelman Seminary to have it admitted as a Grade A College in June, 1924. This school is sending out each year well prepared young women to take their places in the national life and work.

The completion of the new laundry at Mather School not only provides better facilities for this part of the work, but also enlarges the dormitory space and can be used for a social hall and for other group meetings.

After several years of earnest endeavor to enlist Negro young women to take missionary training in connection with the department at Shaw University, the number offering themselves has not been sufficient to warrant its continuance.

The Florida Normal and Industrial Institute at St. Augustine has a fine new campus and the first unit of its permanent buildings has been dedicated this year.

The three Christian Centers among Negroes in the North are seeking to solve the many problems which result through the migration of the Negroes from the South to the North. Through the activities of the Center the Negro youth is taught clean sport, clean speech and clean life and through its influence many are led into a consciousness and understanding of the Christian life. Better buildings and equipment are needed to adequately care for these groups and to develop the work in a large way.

The Department of Fireside Schools has a far reaching influence, as its purpose is to promote Bible study in the individual home. Through the study of the Bible in the family circle many have been led into a saving knowledge of the Christ and are living according to the Scripture teachings. The present staff is rendering a very large service, but more workers are needed to carry out the plans and organize the work in the Southern States.

FOREIGN LANGUAGE GROUPS

It has been impossible to respond to the many calls which have come to headquarters for additional missionaries to work among the foreign language groups in the congested sections of our large cities. Through the devotion and ministry of the missionaries on these fields many have come to a better understanding of the American life and ideals. As the missionaries study the background and the countries from which these people come they have a deeper appreciation of these nationalistic groups. During the epidemic of the Black Plague in Los Angeles the missionaries rendered a large and much appreciated service to the Mexican groups, one of the missionaries even going into the restricted area that she might comfort and assist in every way possible.

Our missionary at Ellis Island has been granted a new nursery on the first floor near the detention room which has been well equipped and is a great comfort and help to the mothers with little children who are detained on the Island. The new room is much more convenient and because of its nearness to the detention room the mothers are more willing to leave their babies where they can have the care and attention they need.

Through the cooperation with the pastor of the foreign language church the Sunday School attendance has been greatly increased and many of the people have united with the church by baptism.

LATIN AMERICAN

There are unlimited opportunities for preaching the Gospel through educational work in Latin America and because of the high standard of our mission schools parents plead to have their children admitted even after the school has reached its capacity. Larger buildings and more teachers are needed to adequately provide for the great number of children who might be brought under Christian influence and instruction. Through the child the teachings of the school are carried into the home and by this means whole families have been brought into the Christian church. These people are ever ready to witness for Christ, even though it means persecution and ostracism from their own families. They have high ideals for Christian living and endeavor to abide by them. The missionaries on local fields report large attendance in the Sunday Schools and generous contributions toward the support of their own work.

Most successful Church Vacation Bible Schools have been conducted on some of the fields in Porto Rico.

CHRISTIAN CENTERS

The value of the Christian Center in the crowded districts of the city cannot be overestimated. Through its varied activities it seeks to reach every member of the family and minister to them along religious, educational, recreational and physical lines. In some of the Centers regular religious services are being held by the nationalistic groups who have no other place of worship and many conversions are reported. The effect of the work is seen in improved conditions in the homes and in the neighborhood. Where it is possible to have a clinic and visiting nurse in connection with the house many opportunities are provided for religious contacts.

We greatly appreciate the service of Miss Emily Palmer of Philadelphia, who is a volunteer worker at Fellowship House, Omaha, Nebraska. Miss Palmer is making a large place for herself in the hearts and lives of the people on a field where a second worker was so greatly needed.

CHRISTIAN AMERICANIZATION

Alice W. S. Brimson—Secretary

Lights and shadows—a challenge to faith and boundless opportunities for giving—that characterizes the Christian Americanization Department this year.

Never has the challenge been greater. The new immigration law is restricting immigration from other continents but quotas are filled to their capacity, and from our northern and southern borders, where no restrictions control, come large numbers of strangers, while immigrant smuggling has come to be of great extent. Within our land race prejudice stalks more blatantly than ever, and many strangers, chilled by its horrid glare, have retreated more than ever into their foreign groups. Only love that expresses itself in brotherhood can make the America that is to be a strong united land.

Encouragement.—Each year more churches are doing this. More than 350 churches have sent in reports of Christian Americanization work done this year. Diversified is the work reported. Sometimes it is friendly calling in foreign homes, or the teaching of English to the mother. In some places English classes have been organized. Often the friendliness includes some needed helpfulness in the home—a bit of sewing or taking the pupil to a doctor or visiting a real estate agent or a court in her behalf. Some places have expressed their service through industrial schools for foreign children or box car Sunday schools. Children brought into Baptist Sunday Schools, foreign neighbors attending "teacher's" church, Christian literature and Bibles carried into foreign homes, all are a part of the missionary work of volunteers.

Volunteer Clubs.—In several places the volunteers have formed themselves into a club, meeting once a month and giving the volunteers an opportunity to talk over their encouragements and discouragements, and of praying and talking together, to generate new enthusiasm for the work.

Prayer Partners.—The Lake Avenue Church in Rochester has developed the idea of enlisting women who are themselves hindered from becoming volunteers for reasons which they can conscientiously give to their Lord and Master but who assumes a definite responsibility for praying for the work of one of the volunteers. The volunteer then is strengthened as she goes into the foreign home by the consciousness that one of the women has been definitely praying for her, that she may be guided to do and say that which is for the glory of God .

Parties.—No feature of the work brings more joy to the American women than the parties which are held now and then for their foreign speaking friends. At one party in Indiana there were 60 present, some of the foreign speaking women bringing their children, and the afternoon was one that none of those present will ever forget.

Discouragements.—So many foreign women ready for American friendship, so much need that a little bit of Christ spirit might help to satisfy, so many who hunger and thirst for the Living Bread, and many of our churches so filled with activities that there is no room for the giving of personal service! All about us the opportunity to be missionaries, but the followers of Christ—many of them—blind to the opportunity! The hearts of the workers constantly burdened with the need of more volunteers. In many places the volunteers who have started have become discouraged. Problems have arisen which have seemed too great to solve and a C. A. missionary is needed to stimulate and arouse and smooth the path. Outstanding oppor-

tunities for service in many places neglected because it is impossible to send a C. A. missionary to help start the work.

C. A. Missionaries.—In the early fall very suddenly one of the quiet, efficient workers of the department was "called home", home to the One who said, "Inasmuch as ye have done it unto one of the least of these, ye have done it unto Me."

Two other workers were forced last spring to resign because of sorrow in their families.

The department was very fortunate to secure three workers to fill these vacancies, Mrs. Florence Christopher Thomas, in New England; Miss Gertrude Taft in New York District; and Miss Helen Darby in Pittsburgh.

To many of the C. A. missionaries this year have come sorrow and loss and sickness but with splendid consecration and faith they have given to the work more than ever!

The district C. A. missionaries have no headquarters and are constantly living in suit cases and moving from place to place. It is a life of physical stress, of nervous strain and often of loneliness. Yes, they have carried on, thankful for this opportunity of serving Christ. We have reason to thank God for the splendid corps of efficient workers who are carrying on the department!

Committee Chairmen.—But the key to the success of the Americanization program is the volunteer chairmen, national, district, state and local church, who are giving of their enthusiasm and of their time so abundantly to the work. Too much cannot be said of the far-reaching effect of their work. It is their effort which gives to the work of the C. A. missionary permanency and without their advice the C. A. missionaries would be limited in their efficiency.

These are some of the "lights and shadows" that have fallen across the way as the days of the year have gone by. But through it all has shown like a lodestar the vision of the department. We cannot bring Christ in every home in America by the efforts of salaried mission workers alone. Christ says, "Go, ye." The challenge is to His followers wherever they live to go themselves to people of other lands who are their neighbors. Thus every Christian would become a missionary and every church a mission station.

To make possible this vision and to interpret brotherhood through service is the goal of this department.

EDITORIAL DEPARTMENT

Miriam J. Davis, Secretary

In the days of radio-broadcasting, thousands of miles are covered nightly as fingers stretch forth into the ether to gather the news of all that is happening. So it has been here at the office, event after event has been recorded and sent forth as an endeavor was made to publish the good tidings. From ocean to ocean, the thoughts have come of little children made well and happy, mothers comforted, father and son united around the board and all under the gracious influence of workers inspired by Christ.

Besides the regular work of assembling the necessary literature, writing ads, filling "Tidings", there has been the usual opportunity of extending the editorial work to embody the Golden Anniversary. Thousands of pieces of literature, posters, flyers and many accompanying letters have gone out of the office to carry the message far and wide, "That the leaves of the Tree were for the healing of the nations," showing how the Woman's American Baptist Home Mission Society has spread its influence through the last fifty years, and how it desires further to strengthen the established work.

Specifically, copy has been furnished the denominational weeklies and the bulletin, on Christian Americanization, Daily Vacation Bible School, activities at Christian Centers and so on. "Echoes-Tidings", the miniature newspaper of the Golden Anniversary, has been edited four times. New commission blanks, missionary identification cards and Christian Americanization birth certificates have been revised and printed. Two new leaflets for young women seeking service are the "Challenge for Service" and the leaflet on the Training School. An Alaskan folder giving the Baptist ground in Alaska was prepared in December, with one giving the activities and scope of the Christian Center. Three Golden Anniversary Pageants and many pencil sketches have been issued.

In the fall as the trees began to shed their leaves a loose leaf series of Facts relating to the Golden Anniversary were scattered throughout the Northern Baptist Convention. The great game of cause and consequences was revived in relation to missionary progress, by a yard of leaflet folding as an accordian giving the origin of the principal types of work which have been pursued by the Society these fifty years. This and the miniature booklet outlining each one of the Golden Anniversary Projects, and the pretentious "Leaves of the Tree Were for the Healing of the Nations" have been the final productions of the year culminating in this report. Besides the use of pen and typewriter for preparing material, much effort and time has been given to distributing literature, in order that the birthday bounties might be assured for the celebration in 1927.

MISSIONARY SUPERVISORS

Eastern Division

As no appointment has been made to fill the vacancy in Supervisor for the Eastern Division, the work has been carried at headquarters by Miss Norcutt.

Central Division

Mrs. Adah H. Boyce

What changes have been brought about in a year? What advance has been made in the service of the Master?

There have been changes in the personnel of our workers. Eight new appointees have entered the missionary service in this division, four of whom were graduated from the Baptist Missionary Training School in June, one from Shaw University, another from the Kindergarten College in Cleveland, while two were trained in the Missionary Training School under the Southern Board. We were happy to welcome two missionaries of experience who have become headworkers of Christian Centers, bringing a devotion and zeal of great value to the neighborhood where they serve.

The work in the Christian Centers is broadening. It is more deeply rooted in the life of the community, and is convincing all who study the situation, that religious opportunities result after opening the hearts of the foreign people through kindly service. The foreign-speaking departments of the two houses in Indiana are stronger, especially the Mexican work in Indiana Harbor. About eight thousand Mexicans are living here, working in the steel mills, and crowded into unsanitary quarters. The Methodists have opened work with them since we began our services two years ago last January. With the coming of the Mexican pastor in April, attendance has grown, and many have accepted Christ, until the membership in the First Baptist church numbers forty. In Bethel Neighborhood Center, a Christian Russian woman has helped our missionaries by conducting a prayer meeting and Bible study with women. Through the medium of the English classes and through Family Night, people of all nationalities mingle, and some find their way into the religious services. The English Sunday evening service brings many adults in, where they bravely try to sing. They see the Bible and missionary slides, and join in the devotion.

There is a marked advance in the work with the young people. Some have grown up with the Center and now are its loyal supporters. The Vesper service is theirs with many regular attendants. During this year, an operating budget has been supplied for the Weirton Christian Center, enabling our missionaries to enlarge the program. Sunday afternoon services for the foreign children are popular, and men and women find it easy to advance from English class to the service in the adjoining church. In Aiken Institute, there is a great rejoicing over the forward strides which have been made. Permission has been granted to observe the ordinances of baptism and the Lord's Supper there, surprising gifts were received, and a gracious outpouring of blessing experienced. In this unique field, abandoned once by a Baptist church, an institution has arisen which serves that neighborhood well in the Master's name. This is a work of faith, but when we face the fact that the possibility of peace, prosperity and happiness of the future as well as the welfare of the church, lies dormant in the child of today, we feel that no service can be more important than that of moulding the lives of the boys and girls not touched by the church. Some will be brought into the church, but the seeds sown will bear fruitage in upright, manly men and industrial, earnest women.

In Cleveland, we placed a missionary with the Polish people. The children's work is progressing, and a Teacher Training class has been established. A flourishing woman's organization is in operation. In Detroit, our missionaries are serving in eight foreign sections, with large Sunday schools, Junior and Intermediate Societies, and industrial work. In the locality of the First Baptist church of Minneapolis, many foreign families crowd into the tenements and cottages. One of our missionaries is gradually bringing them into touch with the church. A miniature Christian Center program is carried on in the Mary Mann Mission in Omaha through the help of faithful volunteers. Many conversions have rejoiced the workers. until the thought of perfecting an organization has been brought before the City Union.

Space does not permit mentioning Milwaukee, Youngstown, Akron, Dayton and other fields, but the banner is uplifted in each locality, and the hungry people are constantly directed to the Great Leader.

Western Division

Ina Shaw

The past year has been one of uninterrupted service. Most of my time has been spent with the workers on the fields, comforting, advising, calling in the homes and attending various activities. The year has been one of marked encouragement and achievement. Many souls have been saved. The missionaries have shown untiring zeal and effectiveness.

The most striking event of the year was the pneumonic plague in Los Angeles when our Bauchet Street Mission was quarantined for two weeks. The heroic devotion of our missionary, Miss Clara S. Nielson, who voluntarily submitted herself to the quarantine that she might comfort and serve her people, has brought longed for opportunities. Every day sees some new evidence of prejudice broken down and eagerness for a knowledge of the way of life. Miss Hazel Hawley has been transferred from the Mexican field at San Pedro to work among the Spanish speaking people of Bauchet Street. The work among the children at the Center in Phoenix has grown steadily.

The work of the Christian Center in Los Angeles has been strengthened by the addition of a Saturday morning dental clinic and a branch of the City library. The religious service held for the patients at the Wednesday afternoon clinic has become quite popular and has been the means of introducing many a soul to his first knowledge of Christ. Our Mexican

people continue to be our most fruitful field for soul winning. There has been a growth toward self-dependence and self support on these fields the past year.

We have felt the effect of the new immigration law in our Oriental work. Fewer young men from China are entering our English classes. Our Chinese school in San Francisco, while showing a falling off in the two adult rooms has shown a marked increase in the kindergarten and primary classes. The all day sessions of the kindergarten are proving very popular. Some real playground equipment has been placed on the roof where the little tots spend their recess time. Miss Mildred Cummings and her strong staff have increased the community activities as well as maintained an unusually high standard day and night school. The un-Christian attitude of many of our Americans toward the Japanese has wrung the hearts of our workers and caused many tragic situations. The splendid Christ-like spirit of our Christian Japanese has been in marked contrast. We are now having more opportunities than ever before to reach these people with the Gospel message.

The work among our Indians has gone from the level of discouragement to that of new interest, encouragement and promise such as we have never had before. Our worker at Sycamore has been transferred to Coarse Gold, where she ministers to two fields. The organized work among women and children at both Mesas on the Hopi fields continues to carry the Gospel to those who will not come to the Sunday services in the chapels. There have been some notable conversions on the Crow fields. Bible study in groups and with individuals has been greatly increased the past three months and the missionaries on the Indian fields have banded together to pray definitely for God's blessing on His word. Special emphasis is being laid on all fields on the training of native leadership. Miss Alice Steer, of the Upper Big Horn field is being given a year's leave for rest. Miss Ethel Ryan will take her place.

With the end of this year we give up our work among the Italians in Portland. This work has been most unproductive and the State Convention is withdrawing its support. Provision is being made for the children of the field in American churches.

Our General Missionaries have had a very busy and worthwhile year as they minister to so many different groups in Montana, Wyoming, Idaho and Utah. Miss Ayres has had to leave the work temporarily on account of illness in her family.

We have suffered a great loss in the going of Miss Carrie Millspaugh, who for so many years has worked under our Society. Her self-sacrificing labor lives on in regenerated lives all up and down this western coast.

I cannot close my report without a word of commendation for the Americanization Department which has lined up so many volunteer workers for our fields. I wish also to express my deep appreciation for the excellent physicians, nurses, pastors and laymen and women who have made the year's work possible because of their splendid volunteer service.

Our district is full of new fields white unto the harvest. The cry is for more workers. Pray ye the Lord of the Harvest.

BAPTIST MISSIONARY TRAINING SCHOOL

Mrs. Clara D. Pinkham, President

Our students have come from fifteen different states, Colorado, Illinois, Indiana, Iowa, Massachusetts, Michigan, Nebraska, New Jersey, New York, Ohio, South Dakota, Vermont, Washington.

Four colleges; six state normal schools; one interdenominational missionary training school; one Bible Institute; and five business colleges are

represented in the student enrollment, together with the several fine high schools of the various states.

It was remarked several years ago, when the entrance requirements were definitely raised to admit only high school graduates and those of advanced standing, that foreign speaking students would be prevented by this ruling from attending the Training School. It is interesting to note that the following nationalities are listed this year: Bohemian, Icelandic, Norwegian, Danish and Polish. This shows we are still getting the finest of the foreign speaking young women of our high schools and colleges.

We entertained all the churches of the Chicago Association on Founders' Day, February 19th. At this time all alumnae and former students met for luncheon and business meeting. It was a great day in every way.

On Monday, April the 13th, sixty-two ministers of the Chicago Association were our guests for their regular meeting and for luncheon. Several wives accepted our hospitality, thus adding a special joy to the occasion.

We have had added to our splendid faculty one who is eminently fitted for the position she has been called to fill as Missionary-at-large; Miss Dorothy Dowell, graduate of B.M.T.S. 1917 and a former appointee of both the Women's Societies. We are already feeling the inspiration of her personality and the impetus given to the work at Raymond and the field work as a whole. She also teaches in the Bible Department.

Our Commencement is from Sunday, June 14th to Tuesday, June 16th, inclusive. We have secured for the Baccalaureate speaker, the Rev. Milton R. McGorrell of the Normal Park Church, Chicago; for Missionary Night, Mrs. Orrin R. Judd, New York; and for the Commencement address, the Rev. Charles Whitney Gilkey of the Hyde Park Baptist Church, Chicago. To all of these we cordially invite all Baptists hoping some may be able to stop en route to the Northern Baptist Convention in Seattle.

We enter our forty-fifth year of service, September 22, 1925 with a joyous forward look.

WOMEN'S DEPARTMENT, BERKELEY BAPTIST DIVINITY SCHOOL

Blanche Parks, Dean of Women

Berkeley Baptist Divinity School has been "carrying on" on the Pacific Coast for a good many years sending forth some of the fine young ministers who are now in the service of the denomination both in this country and throughout the world.

During the years a few young women have found their way to the Berkeley Baptist Divinity School, beautiful for situation and consistently upholding high standards of education in preparation for Christian service. But many other young women, unconscious of the opportunity that awaited them here, have passed its doors going far afield or have given up their dreams as hopeless because of the distance to Eastern schools and have left untouched the diamonds at their own doorstep.

Those interested in the denomination and in these young women who were being lost to the work of the denomination saw in the Divinity School the very opportunity for which they sought, an opportunity to train the young women of the Pacific Coast for Christian work in our denomination and so, during the past year efforts have been put forth to bring the knowledge of that opportunity to the attention of the young women who reside west of the Rocky Mountains.

The Divinity School carries on all of the courses of a standard theological seminary. There are six full time teachers and four part time

teachers. During the past year there have been a strengthening and enlarging of the curriculum. The department of Missions has been added and also a number of courses in practical methods. All of the courses are open to women but certain ones are specifically required of them.

The work is planned on the basis of graduate work from college and wherever possible college work should be taken before registering in the Divinity School. The degree of M. A. will be given college graduates upon completion of two years work, B. D. on completion of three years work. The Pacific Coast offers fine opportunity for college training. The Baptists have the University of Redlands in the South and Linfield College in the North. There are also State Junior colleges available in many communities which offer two years of college training. The University of California is located only two blocks from the Berkeley Baptist Divinity School and many helpful courses can be pursued there, courses in domestic science, teaching, hygiene, etc.

There have been thirteen women enrolled this year in the school, about half of them candidates for missionary service. We expect that the department will grow and that the efforts which are put forth to make the work known to the girls will bear fruit within the next few years in young women thoroughly equipped for work in the Home and Foreign Mission fields, in the positions as pastor's assistant and in the work of religious education.

In behalf of the Board of Managers, May, 1925.

Katherine S. Westfall,
Executive Secretary.

Clara E. Norcutt,
Missionary Correspondence Secretary.

Ina E. Burton,
Organization Secretary.

Mary E. Bloomer,
Treasurer.

FORTY-EIGHTH ANNUAL REPORT OF THE TREASURER

EXHIBIT "A"

BALANCE SHEET, APRIL 30, 1925

ASSETS

PERMANENT TRUST FUND ASSETS:			
Investments—Schedule No. 1:			
Permanent restricted trusts	$ 71,868.10		
Permanent unrestricted trusts	71,677.36		
Endowments	65,266.54		
Scholarships	25,070.00		
Total	$ 233,882.00		
Cash—Uninvested	2,308.35		
		$ 236,190.35	
ANNUITY FUND ASSETS:			
Investments—Schedule No. 1	$ 297,222.75		
Cash—Uninvested	2,445.69		
		299,668.44	
SPECIAL TRUST AGREEMENT ASSETS—Investments—Schedule No. 1		5,450.00	
PROPERTY AND EQUIPMENT—Schedule No. 2:			
Land and buildings owned	$ 362,330.02		
Equities in Christian Centers and buildings	78,523.12		
Furniture, fixtures, and equipment	32,091.65	472,944.79	
			$1,014,253.58
CURRENT AND TEMPORARY FUND ASSETS:			
Investments—Schedule No. 1	$ 10,610.00		
Cash—Uninvested	25,784.92		
		36,394.92	
CASH—CURRENT		65,523.74	
ADVANCE FOR TRAVELING EXPENSES		300.00	
DEFICIT:			
Accumulated to April 30, 1924	$ 82,763.17		
Deduct:			
Designated gift from John D. Rockefeller, Jr.	$ 85,000.00		
Sundry designated gifts	7,015.59		
Total	$ 92,015.59		
Excess of designated gifts over accumulated deficit	$ 9,252.42		
Less cash deficit for year ended April 30, 1925 (see Exhibit "B")	33,428.68		
		24,176.26	
			$ 126,394.92
Total			$1,140,648.50

LIABILITIES

PERMANENT TRUST FUNDS:				
Permanent restricted trusts	$ 70,843.10			
Add profit from sale of permanent restricted fund assets	1,661.27			
Total		$ 72,504.37		
Permanent unrestricted trusts	$ 72,833.78			
Less loss from sale of permanent unrestricted fund assets	947.37			
Remainder		71,886.41		
Endowments	66,598.47			
Less loss from sale of endowment fund assets	46.71			
Remainder		66,551.76		
Scholarships	$ 25,376.03			
Less loss from sale of scholarship fund assets	128.22			
Remainder		25,247.81		
			$ 236,190.35	
ANNUITY FUNDS:				
Par value of unmatured annuities		$ 300,096.19		
Less loss from sale of annuity fund assets		427.75		
			299,668.44	
SPECIAL TRUST AGREEMENTS			5,450.00	
PROPERTY AND EQUIPMENT FUNDS			472,944.79	
				$1,014,253.58
CURRENT AND TEMPORARY FUNDS:				
Deferred Credit—Sundry legacies		$ 4,700.00		
Unexpended income and donations:				
For investment in building and equipment:				
Designated	$ 10,724.38			
Undesignated	9,612.07			
Total		20,336.45		
Designated for other purposes		11,358.47		
			$36,394.92	
BORROWED MONEY			90,000.00	
				126,394.92
Total				$1,140,648.50

NOTE: The above statement has been prepared in accordance with the Society's practice of including in the accounts of one fiscal year amounts applicable thereto received and disbursed during the early part of the succeeding fiscal year.

EXHIBIT "A"—SCHEDULE NO. 1.

INVESTMENTS, APRIL 30, 1925

Summary-Book Value

	Total	*Bonds*				*Stocks*	*Mortgages*
		Municipal	*Railroad*	*Traction*	*Miscellaneous*		
PERMANENT TRUST FUNDS:							
Restricted trusts	$ 71,868.10	$ 2,000.00	$22,450.00	$ 5,847.50	$ 31,288.25	$4,500.00	$ 5,782.35
Unrestricted trusts.	71,677,36	1,033.46	20,595.00		41,531.25	'	8,517.65
Endowments	65,266.54	2,166.54	6,450.00		56,650.00		
Scholarships.....	25,070.00	500.00	2,500.00	10,000.00	7,770.00		4,300.00
ANNUITY FUNDS .	297,222.75	67,200.00	25,897.50	10,430.00	165,845.25		27,850.00
SPECIAL TRUST AGREEMENTS	5,450.00					5,450.00	
CURRENT AND TEMPORARY FUNDS..	10,610.00				. 910.00		9,700.00
TOTAL.....	$547,164.75	$72,900.00	$77,892.50	$26,277.50	$303,994.75	$9,950.00	$56,150.00

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

PERMANENT TRUST FUNDS—
RESTRICTED TRUSTS

MUNICIPAL BONDS:

	Rate	Maturity	Par Value	Market Value	Book Value
City of Muskogee, Oklahoma, Water, Sewer, and School	4½	1925	$ 1,000.00	$ 1,000.00	$ 1,000.00
City of Omaha, Nebraska, Sewer Renewal	4	1933	1,000.00	1,000.00	1,000.00
Total			$ 2,000.00	$ 2,000.00	$ 2,000.00

RAILROAD BONDS:

Bangor & Aroostook Railroad Company First Mortgage	5	1943	$ 1,000.00	$ 960.00	$ 1,000.00
Chicago, Burlington & Quincy Railroad Company, Illinois Division, Mortgage	3½	1949	1,000.00	850.00	1,000.00
Chicago, Rock Island & Pacific Railway Company, First and Refunding Mortgage	4	1934	1,000.00	880.00	950.00
Cleveland Short Line Railway 50-Year, First Mortgage, Gold	4½	1961	3,000.00	3,000.00	3,000.00
Grand Rapids & Indiana Railroad Company First Extended, Gold	4½	1941	15,000.00	13,400.00	15,000.00
Maine Central Railroad Company and European & North American Railway Mortgage	4	1933	1,000.00	900.00	1,000.00
Portland & Rumford Falls Railway Sinking Fund	4	1927	500.00	425.00	500.00
Total			$22,500.00	$20,415.00	$22,450.00

TRACTION BONDS:

Iowa Railway & Light Company First and Refunding Mortgage	5	1932	$ 500.00	$ 495.00	$ 487.50
Los Angeles Railway Corporation First and Refunding Mortgage	5	1940	1,000.00	860.00	970.00
Montreal Tramways Company First and Refunding Mortgage, Series "A"	5	1941	3,000.00	2,880.00	2,400.00
Peekskill Lighting & Railroad Company First Mortgage, Registered	5	1930	1,000.00	930.00	1,000.00
Topeka Railway Company First Mortgage	5	1930	1,000.00	900.00	990.00
Total			$6,500.00	$6,065.00	$5,847.50

MISCELLANEOUS BONDS:

Dominion Coal Company, Ltd., First Mortgage, Sinking Fund	5	1940	$ 500.00	$ 498.75	$ 500.00
Duquesne Light Company First and Collateral Trust Mortgage, Series "A"	6	1949	1,000.00	1,050.00	1,000.00
Illinois Bell Telephone Company	5	1956	5,000.00	5,000.00	4,762.50

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

	Rate	Maturity	Par Value	Market Value	Book Value
MISCELLANEOUS BONDS (Cont'd)					
Indiana Power & Water Company First Mortgage, Sinking Fund	6	1936	$ 500.00	$ 496.25	$ 485.00
Massachusetts Gas Companies Gold	4½	1929	3,000.00	2,955.00	3,000.00
Milwaukee Electric Railway & Light Company Refunding and First Mortgage	6	1953	5,000.00	5,000.00	4,859.50
Minneapolis Gas Light Company First Mortgage	5	1930	1,000.00	980.00	1,000.00
Northern States Power Company First and Refunding, Series "A"	5	1941	500.00	485.00	437.50
Northern States Power Company	6	1948	7,000.00	7,140.00	7,245.00
Peoples Gas Light & Coke Company of Chicago Refunding, Gold	5	1947	2,000.00	1,940.00	2,000.00
Portland Water District	4	1928	1,000.00	977.75	958.75
Price Brothers & Company, Limited	6	1943	4,000.00	4,020.00	4,040.00
Topeka Edison Company First Mortgage	5	1930	1,000.00	980.00	1,000.00
Total			$31,500.00	$31,522.75	$31,288.25
STOCKS:					
Old Colony Railroad Company—45 shares			$ 4,500.00	$ 4,657.50	$ 4,500.00
MORTGAGES:					
Gaston, Edwin and Virginia M., Dallas, Texas ($3,300.00)	6	Apr. 1, 1927	*$2,882.35	$ 2,882.35	$ 2,882.35
Hansen, Olaf S., Valley County, Montana.	6	Nov. 1, 1925	1,300.00	1,300.00	1,300.00
Will, William and Annea, Houston, Texas	5¾	May1,1929	1,600.00	1,600.00	1,600.00
Total			$ 5,782.35	$ 5,782.35	$ 5,782.35
Total Permanent Trust Funds—Restricted Trusts,			$72,782.35	$70,442.60	$71,868.10
PERMANENT TRUST FUNDS—UNRESTRICTED TRUSTS					
MUNICIPAL BONDS:					
City of Glenwood, Iowa, Refunding	6	1926	$ 1,000.00	$ 1,017.50	$ 1,000.00
County of Unicoi, Town of Erwin, Tennessee, Public School ($500.00)	6	1936	† 33.46	33.46	33.46
Total			$ 1,033.46	$ 1,050.96	$ 1,033.46
RAILROAD BONDS:					
Great Northern Railroad Company General Mortgage, Series "A"	7	1936	$ 7,000.00	$ 7,700.00	$ 7,595.00
Seaboard Air Line Railway Company First Mortgage	4	1950	13,000.00	10,010.00	13,000.00
Total			$20,000.00	$17,710.00	$20.595.00

* Apportioned between permanent restricted trusts, permanent unrestricted trusts, and scholarships.
† Apportioned between permanent unrestricted trusts and endowments.

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

PERMANENT TRUST FUNDS—UNRESTRICTED TRUSTS (Continued)

MISCELLANEOUS BONDS:

	Rate	Maturity	Par Value	Market Value	Book Value
The Linnard Hotel First Mortgage	6	1936	$ 1,000.00	$ 982.50	$ 1,000.00
Louisville Gas & Electric Company First Mortgage and Refunding, Series "A"	5	1952	5,000.00	4,750.00	4,481.25
Memphis Power & Light Company First Mortgage	5	1948	5,000.00	4,900.00	4,475.00
New England Telephone Company	5	1952	5,000.00	5,025.00	4,875.00
Pacific Gas & Electric Company First and Refunding	5½	1952	3,000.00	3,000.00	3,030.00
Public Service Electric & Gas Company First and Refunding	5½	1964	3,000.00	3,030.00	2,902.50
Rochester Gas & Electric Corporation General Mortgage, Series "B"	7	1946	9,000.00	9,900.00	9,675.00
Southern California Edison Company	6	1944	500.00	515.00	522.50
Utah Power & Light Company First	5	1944	4,000.00	3,800.00	3,640.00
Utah Power & Light Company, First	6	1944	7,000.00	6,550.00	6,930.00
Total			$42,500.00	$42,452.50	$41,531.25

MORTGAGES:

Gaston, Edwin and Virginia M., Dallas, Texas, ($3,300.00)	6	Apr. 1, 1927	*$ 117.65	$ 117.65	$ 117.65
Maffei, Lorenzo and Givanna, B'klyn, N.Y.	5½	May 1, 1928	5,000.00	5,000.00	5,000.00
Rink, John J., and Allie M., Melrose, Massachusetts	5	Apr. 9, 1901	3,000.00	3,000.00	3,000.00
First Mortgage Participation Certificate of Portland, Oregon, No. 21, Series B 705.	5¾	Aug. 1, 1929	400.00	400.00	400.00
Total			$ 8,517.65	$ 8,517.65	$ 8,517.65
Total Permanent Trust Funds—Unrestricted trusts			$72,051.11	$69,731.11	$71,677.36

PERMANENT TRUST FUNDS—ENDOWMENTS

B. M. T. S. ENDOWMENTS:

Municipal Bonds:

County of Carroll, Illinois, School District No. 72	5	1931	$ 700.00	$ 703.36	$ 700.00
County of King, Washington, Court House, Gold	5	1933	1,000.00	1,020.00	1,000.00
Total			$ 1,700.00	$ 1,723.36	$ 1,700.00

Railroad Bond:

Midland Valley Railroad Company First Mortgage	5	1943	$ 5,000.00	$ 4,500.00	$ 4,450.00

* Apportioned between permanent restricted trusts, permanent unrestricted trusts, and scholarships.

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

ENDOWMENT FUNDS—(Contd.)

B. M. T. S. ENDOWMENTS—(Continued)

Miscellaneous Bonds:	*Rate*	*Maturity*	*Par Value*	*Market Value*	*Book Value*
Adirondack Power & Light Company First Refunding	6	1950	$ 5,000.00	$ 5,237.50	$ 5,000.00
Arkansas Central Power Company First Lien and Refunding Mortgage	6	1948	5,000.00	5,150.00	5,000.00
Kansas City Power & Light Company First Mortgage	5	1952	10,000.00	9,850.00	9,300.00
Louisville, Kentucky, Gas & Electric Company First and Refunding Mortgage, Series "A	5	1952	3,000.00	2,850.00	2,745.00
Memphis Power & Light Company First Refunding, Series "B"	6	1948	5,000.00	5,100.00	4,975.00
Milwaukee Electric Railway & Light Company Refunding & First Mortgage Series "C"	6	1953	5,000.00	5,000.00	4,850.00
Minnesota Power & Light Company	6	1950	5,000.00	5,150.00	5,000.00
Puget Sound Power & Light Company First Lien and Refunding, Series "A"	5½	1949	4,000.00	3,920.00	3,880.00
Southern California Edison Company	5	1939	10,000.00	9,950.00	9,750.00
Tri-State Telephone & Telegraph Company	5½	1942	6,000.00	6,150.00	6,150.00
Total			$58,000.00	$58,357.50	$56,650.00
Total			$64,700.00	$64,580.86	$62,800.00

B. M. T. S. LIBRARY ENDOWMENTS:

Railroad Bond:					
Illinois Central Railroad and Chicago, St. Louis & New Orleans Railroad Company Joint First Refunding, Series "A"	5	1963	$ 2,000.00	$ 2,000.00	$ 2,000.00

AMELIA E. STARR ENDOWMENT:

Municipal Bond:					
County of Unicoi, Town of Erwin, Tennessee, Public School ($500.00)	6	1936	†$ 466.54	$ Not known	$ 466.54
Total Permanent Trust Funds—Endowments			$67,166.54	$66,580.86	$65,266.54

† Apportioned between permanent unrestricted trusts and endowments.

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

PERMANENT TRUST FUNDS—
SCHOLARSHIPS

	Rate	Maturity	Par Value	Market Value	Book Value
MUNICIPAL BOND:					
Parish of Terre Bonne, Louisiana, Road Improvement, Road District No. 1	5	1953	$ 500.00	$ Not known	$ 500.00
RAILROAD BONDS:					
Atchison, Topeka & Santa Fe Railway Company 100 Year Adjustment, Gold	4	1995	$ 500.00	$ 470.00	$ 500.00
Atchison, Topeka & Santa Fe Railway Company General Mortgage	4	1995	1,000.00	910.00	1,000.00
Boston & Maine Railroad, Registered	4½	1944	1,000.00	650.00	1,000.00
Total			$ 2,500.00	$ 2,030.00	$ 2,500.00
TRACTION BONDS:					
Hamilton Cataract Power & Light & Traction Company First & Refunding Mortgage, Gold	5	1943	$ 3,000.00	$ 2,880.00	$ 3,000.00
Indiana & Michigan Electric Company, First, Gold	5	1957	3,000.00	2,977.50	3,000.00
Montreal Tramways Company First and Refunding Mortgage, Series "A"	5	1941	3,000.00	2,880.00	3,000.00
Portland General Electric Company First, Gold	5	1935	1,000.00	990.00	1,000.00
Total			$10,000.00	$ 9,727.50	$10,000.00
MISCELLANEOUS BONDS:					
Commonwealth Edison Company First Mortgage, Gold	5	1943	$ 2,000.00	$ 2,020.00	$ 2,000.00
Commonwealth Edison Company	5	1953	1,000.00	990.00	925.00
Dallas Power & Light Company	5	1952	3,000.00	2,760.00	2,835.00
Price Brothers & Company, Limited	6	1943	2,000.00	2,000.00	2,010.00
Total			$ 8,000.00	$ 7,770.00	$ 7,770.00
MORTGAGES:					
First Mortgage Participation Certificate No. 4, Series B232, C. E. Ballenger, Spartanburg, South Carolina	6	June 1, 1928	$ 1,300.00	$ 1,300.00	$ 1,300.00
First Mortgage Participation Certificate, Oklahoma City, No. 4, Series B85	6	May 1, 1927	500.00	500.00	500.00
Gaston, Edwin and Virginia M., Dallas, Texas ($3,300.00)	6	April 1, 1927	*300.00	300.00	300.00
McEnroe, Katheryn, Waco, Texas, First Mortgage Note	6	Feb. 1, 1927	2,200.00	2,200.00	2,200.00
Total			$ 4,300.00	$ 4,300.00	$ 4,300.00
Total Permanent Trust Funds—Scholarships			$25,300.00	$23,827.50	$25,070.00

*Apportioned between permanent restricted trusts, permanent unrestricted trusts, and scholarships.

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

ANNUITY FUNDS

MUNICIPAL BONDS:	Rate	Maturity	Par Value	Market Value	Book Value
City of Lakeland, Polk County, Florida, General Purpose	6	1932	$ 4,000.00	$ 3,990.00	$ 4,000.00
City of Moscow, Idaho, Refunding	5½	1930	3,000.00	Not known	3,000.00
City of Tarpon Springs, Florida, Sewer	6	1949	10,000.00	9,975.00	10,000.00
City of West Palm Beach, Florida, Street, Sewer, and Riparian Improvement	5½	1945	12,000.00	11,970.00	12,000.00
County of Baltrami, Minnesota, Public Drainage	6	1928	21,000.00	20,983.20	21,000.00
County of Baltrami, Minnesota, Public Drainage	6	1929	5,000.00	5,025.50	5,000.00
County of Carroll, Illinois, School District No. 72	5	1925 to 1930 Inclusive	4,200.00	5,960.10	4,200.00
Town of Palmetto, Florida, County of Monatee, Sewer	6	1944	5,000.00	4,987.50	5,000.00
Town of Scooba, Mississippi, Electric Light,	6	1937	3,000.00	Not known	3,000.00
Total			$67,200.00	$62,891.30	$67,200.00
RAILROAD BONDS:					
New York Central & Hudson River Railroad Debenture	4	1942	$10,000.00	$ 9,100.00	$ 8,800.00
Northern Pacific Railway Refunding and Improvement, Series "B"	6	2047	13,000.00	13,680.00	13,377.50
Virginia Railway Company First Mortgage, Series "A"	5	1962	4,000.00	4,000.00	3,720.00
Total			$27,000.00	$26,780.00	$25,897.50
TRACTION BONDS:					
Indiana & Michigan Electric Company First and Refunding	5	1955	$ 8,000.00	$ 7,600.00	$ 7,640.00
Indiana & Michigan Electric Company First, Gold	5	1957	3,000.00	2,977.50	2,790.00
Total			$11,000.00	$10,577.50	$10,430.00
MISCELLANEOUS BONDS:					
Alabama Power Company First Mortgage Lien and Refunding	6	1951	$12,000.00	$12,480.00	$11,930.00
Arkansas Central Power Company First Lien and Refunding Mortgage	6	1948	10,000.00	10,300.00	9,925.00
Birmingham Electric Company First and Refunding	6	1954	10,000.00	10,150.00	10,250.00
Clarion River Power Company First Mortgage	6½	1947	10,000.00	10,400.00	10,250.00
Columbia Gas & Electric Company First Mortgage	5	1927	3,000.00	3,030.00	2,891.25
Columbus Railway, Power & Light Company First Refunding	5	1940	10,000.00	9,600.00	9,250.00
Consolidated Investment Company First Real Estate	5	1938	5,000.00	4,850.00	4,825.00
Consumers Power Company First & Refunding	5	1936	10,000.00	10,000.00	9,550.00
Illinois Power & Light Corporation First & Refunding Mortgage, Gold, Series "A"	6	1953	10,000.00	10,200.00	9,975.00

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

ANNUITY FUNDS (Continued)

MISCELLANEOUS BONDS (Continued)

	Rate	Maturity	Par Value	Market Value	Book Value
Illinois Power & Light Company First & Refunding	5½	1954	$ 5,000.00	$ 4,925.00	$ 4,925.00
Los Angeles Gas & Electric Company General & Refunding	5½	1947	10,000.00	9,800.00	9,650.00
Minnesota Power & Light Company	6	1950	5,000.00	5,150.00	4,887.50
Northern Indiana Gas & Electric Company First Lien and Refunding	6	1952	10,000.00	9,950.00	9,730.00
Penn Public Service Corporation First and Refunding	6	1929	10,000.00	10,100.00	9,850.00
Public Service Company of Northern Illinois First Lien and Refunding	5½	1962	4,000.00	4,000.00	4,000.00
Public Service Company of Northern Illinois First Lien and Refunding, Series "B"	5½	1964	3,000.00	3,015.00	3,000.00
Puget Power & Light Company First Lien and Refunding, Series "A"	5½	1949	10,000.00	9,800.00	9,744.00
Seattle Lighting Company, Refunding	5	1949	10,000.00	8,750.00	8,700.00
Southern California Edison Company, General and Refunding	5½	1944	2,000.00	1,900.00	2,015.00
Southern California Edison Company, Los Angeles, General & Refunding, Series of 1919	6	1944	3,000.00	3,090.00	3,000.00
Toledo Edison Company First Mortgage	7	1941	7,000.00	7,665.00	7,297.50
United Power & Light Corporation of Kansas	6	1944	10,000.00	10,100.00	10,200.00
Total			$169,000.00	$169,255.00	$165,845.25

MORTGAGES:	Rate	Maturity	Par Value	Market Value	Book Value
Burt, Mrs. Francis I., Atlanta Georgia	6	Nov. 1, 1927	$ 5,500.00	$ 5,500.00	$ 5,500.00
Gascoyne Realty Company, Woodhaven, N. Y.	5½	July1,1927	2,500.00	2,500.00	2,500.00
Girardeau, Chas. H. Sr., & Jr., Atlanta, Georgia	5¾	Nov.1,1927	3,900.00	3,900.00	3,900.00
Schweitzer, George J., & Elizabeth, Great Neck, New York	5½	Nov.1,1927	10,000.00	10,000.00	10,000.00
Sebastianis, Teresa & Husband Pietro Sebastianis, Brooklyn, N. Y.	5½	Nov.1,1926	2,250.00	2,250.00	2,250.00
Wade, William H., Inc., Inglewood, New York	5½	Sept.1,1925	2,750.00	2,750.00	2,750.00
First Mortgage Participation Certificates:					
No. 1169, Series "A"	5¾	Nov.1,1927	500.00	500.00	500.00
No. 1245, Series "A"	5¾	Nov.1,1927	150.00	150.00	150.00
No. 1428, Series "A"	5¾	Nov.1,1927	150.00	150.00	150.00
No. 1337, Series "A"	6	Nov.1,1927	150.00	150.00	150.00
Total			$27,850.00	$27,850.00	$27,850.00
Total Annuity Funds			$302,050.00	$297,353.80	$297,222.75

EXHIBIT "A"—SCHEDULE NO. 1—Continued

INVESTMENTS, APRIL 30, 1925

SPECIAL TRUST AGREEMENTS

STOCKS:	*Shares*	*Rate*	*Maturity*	*Par Value*	*Market Value*	*Book Value*
Central Mexican Oil Company, Registered	30			$ 300.00	$ 7.50	$ 300.00
Elmira Water, Light & Railway Company, Cumulative, First Preferred.	10	7		1,000.00	950.00	1,000.00
Fort Worth Power & Light Company, Cumulative, Preferred	10	7		1,000.00	990.00	1,000.00
Kansas Gas & Electric Company, Cumulative, Preferred	10	7		1,000.00	965.00	1,000.00
Peer Oil Corporation without par value	30-30/49			.....	30.62	150.00
Texas Power & Light Company, Cumulative, Preferred	10	7		1,000.00	990.00	1,000.00
United Fruit Company	10			1,000.00	2,090.00	1,000.00
Total Special Trust Agreements.				$ 5,300.00	$ 6,023.12	$ 5,450.00

CURRENT AND TEMPORARY FUNDS

TRAINING SCHOOL BUILDING FUND:

Miscellaneous Bond:						
Toledo Edison Company First Mortgage...	5		1947	$ 1,000.00	$ 970.00	$ 910.00

SUNDRY LEGACIES:

Mortgages:					
Mills, John B., and Wife to Mary E. Hotton, City of Plainfield, New Jersey...	5	Nov.24,1889	$ 4,000.00	$ 4,000.00	$ 4,000.00
Williams, Minnie L., Town of Perinton, New York	5	Dec.1,1908	150.00	150.00	150.00
Williams, Minnie L., Town of Perinton, New York	5	Mar.1,1909	550.00	550.00	550.00
Total Sundry Legacies			$ 4,700.00	$ 4,700.00	$ 4,700.00

GOLDEN ANNIVERSARY:

Mortgage:					
Merrillees, May S., Jamaica, New York...	5½	Sept.1,1927	$5,000.00	$ 5,000.00	$ 5,000.00
Total Current and Temporary Funds..			$10,700.00	$10,670.00	$10,610.00

EXHIBIT "A"—SCHEDULE NO. 2

PROPERTY AND EQUIPMENT, APRIL 30, 1925

LAND AND BUILDINGS OWNED:

Alaska Orphanage, Kodiak, Alaska	$ 7,000.00	
Baptist Missionary Training School, Chicago, Illinois	150,000.00	
Christian Center, Kleenburn, Wyoming	2,060.67	
Fireside School, Nashville, Tennessee	12,000.00	
First Mesa Community House, Polacca, Arizona	2,400.00	
Hostel, Rio Piedras, Porto Rico	42,112.35	
Indian Building, Fallon, Nevada	75.00	
Japanese Home, Seattle, Washington	9,500.00	
Mather School, Beaufort, South Carolina	23,700.00	
Mission Property in the West and Clark County, Wisconsin	3,600.00	
Missionary Training School, Shaw University, Raleigh, North Carolina	7,382.00	
School Building, Managua, Nicaragua, Central America	16,700.00	
School Building, Santa Ana, El Salvador, Central America	15,300.00	
School Building, Fallon, Nevada	2,500.00	
School Building, Puebla, Mexico	40,000.00	
Vacant Property, 2411 Indiana Avenue, Chicago, Illinois	28,000.00	
		$362,330.02

EQUITIES IN CHRISTIAN CENTERS AND BUILDINGS:

Christian Centers:		
Buffalo, New York	$ 2,500.00	
Camden, New Jersey	5,000.00	
Chinese Mission Building, Seattle, Washington	5,213.45	
Church Building, San Juan, Porto Rico	5,000.00	
East Hammond, Indiana	7,450.00	
Indiana Harbor, Indiana	11,583.00	
Kansas City, Kansas	5,000.00	
Locke, California	2,576.67	
Los Angeles, California	7,500.00	
Newark, New Jersey	5,000.00	
New Haven, Connecticut	1,500.00	
Providence, Rhode Island	8,000.00	
Rankin, Pennsylvania	5,000.00	
Weirton, West Virginia	6,200.00	
Rest Home, Porto Rico	1,000.00	
		$ 78,523.12
FURNITURE, FIXTURES, AND EQUIPMENT		32,091.65
Total		$472,944.79

EXHIBIT "B"

SUMMARY OF 1924-1925 BUDGET ACCOUNT

RECEIPTS:			
Apportionments:			
From The Board of Missionary Co-operation of the Northern Baptist Convention—Designated		$ 7,725.33	
From The Board of Missionary Co-operation of the Northern Baptist Convention—Distributable		231,036.43	
Direct—Designated		4,138.53	
Direct—Distributable		2,249.03	
Individual Gifts, Designated—Direct		4,898.40	
Individual Gifts, Distributable—Direct		1,721.00	
Legacies		15,674.29	
Matured Annuities		3,700.00	
States Outside Northern Baptist Convention		919.55	
			$272,062.56
Income from Investments:			
Annuities		$ 16,060.94	
Baptist Missionary Training School Endowment Funds		3,181.35	
Baptist Missionary Training School Library Fund		100.00	
Permanent Trust Funds—Restricted		3,665.41	
Permanent Trust Funds—Unrestricted		2,801.58	
Scholarship Funds		297.12	
Amelia E. Starr Endowment Fund		28.00	
Legacies		289.00	
Special Trust Agreements		380.00	
			$ 26,803.40
Other Income:			
Interest on Annuity Fund bank balances		$ 63.62	
Interest on Building Fund bank balances		295.88	
Interest on Current Fund bank balances		600.18	
Rental of property		200.00	
			$ 1,159.68
Specific Gifts			12,685.53
Transferred from Baptist Missionary Training School and Current Fund			2,000.00
Total			$314,711.17
FINANCIAL ADJUSTMENTS:			
Decrease in Current Cash Balances:			
April 30, 1924	$127,767.86		
April 30, 1925	65,498.74		
		$ 62,269.12	
Individual Gifts Designated For Reduction of Deficit:			
From John D. Rockefeller, Jr.	$ 85,000.00		
From Others	7,015.59		
		92,015.59	
Funds Borrowed for 1924-1925 Budget:			
From American Baptist Home Mission Society	$ 25,000.00		
From Irving Bank-Columbia Trust Company	*40,000.00		
		65,000.00	
Total		$219,284.71	

EXHIBIT "B"—Continued

Less Loans Repaid:			
To Bank	$130,000.00		
To American Baptist Home Mission Society	50,000.00		
To Ada F. Morgan	4,170.65		
To Austa Morgan Herring	1,685.38		
		185,856.03	
CASH DEFICIT 1924-1925			$ 33,428.68
Total Receipts and Deficit			$348,139.85

DISBURSEMENTS—SCHEDULE NO. 1:

Mission Work	$144,557.83
Educational	82,882.81
Baptist Missionary Training School	21,600.00
Promotion of Interest and Beneficence	13,103.24
Administration	26,737.14
Christian Americanization	12,942.30
Contingent Fund	1,563.65
Specific Gifts	12,685.53
Miscellaneous	32,067.35
Total Disbursements	†$348,139.85

* Repaid during month of May, 1925.

† Approved appropriations amounted to $388,340.00.

NOTE:—The above statement has been prepared in accordance with the Society's practice of including in the accounts of one fiscal year amounts applicable thereto received and disbursed during the early part of the succeeding fiscal year.

EXHIBIT "B"—SCHEDULE NO. 1

DETAILS OF 1924-1925 BUDGET DISBURSEMENTS

MISSION WORK:		
Missionaries' Salaries	$128,918.21	
Missionary:		
Field Appropriation	7,390.39	
Supervision	3,777.90	
Traveling Expenses	4,471.33	
		$144,557.83
EDUCATIONAL:		
Teachers and Matrons	$ 73,697.28	
Educational:		
Field Appropriation	5,878.65	
Supervision	755.58	
Traveling Expense	2,551.30	
		82,882.81
BAPTIST MISSIONARY TRAINING SCHOOL		21,600.00
PROMOTION OF INTEREST AND BENEFICENCE:		
Advertising	$ 957.88	
Organization	8,785.05	
Postage	333.80	
Publication	2,670.22	
Summer Schools and Conferences	356.29	
		13,103.24
ADMINISTRATION:		
Audit and Legal Expenses	$ 1,083.17	
Annual Meeting Expenses	2,758.33	
Office:		
Rent	6,548.88	
Salaries	11,529.40	
Supplies	2,738.74	
Officers Traveling Expenses	1,744.81	
Postage	333.81	
		26,737.14
CHRISTIAN AMERICANIZATION		12,942.30
CONTINGENT FUND		1,563.65
SPECIFIC GIFTS		12,685.53
MISCELLANEOUS:		
Annuity Interest	$ 19,506.79	
Disbursement of Income to Donors, etc.:		
Interest on Special Trust Agreements	380.00	
Interest on Amelia E. Starr Endowment Fund	28.00	
Interest on Library Endowment Fund	100.00	
Interest on Borrowed Money	5,670.57	
Insurance	2,533.00	
Taxes	3,848.99	
		32,067.35
Total		$348,139.85

EXHIBIT "C"

SUMMARY OF CHANGES IN SPECIAL FUNDS DURING THE YEAR ENDED APRIL 30, 1925

PERMANENT TRUST FUNDS:		
Permanent Trusts—Restricted:		
Balance, May 1, 1924		$ 70,808.10
Addition:		
Profit on Securities Sold		1,696.27
Balance, April 30, 1925		$ 72,504.37
Permanent Trusts—Unrestricted:		
Balance, May 1, 1924		$ 52,619.53
Additions:		
Legacies	$ 18,250.00	
Gift of Mrs. D. J. Harris in 1918, erroneously credited to Endowment Fund, now transferred (see contra)	1,000.00	
Profit on Securities Sold	16.88	
		19,266.88
Balance, April 30 1925		$ 71,886.41
Endowments:		
Balance, May 1, 1924		$ 60,111.76
Addition:		
Allotment to the Baptist Missionary Training School from the Hundred Million Dollar Fund—4/5 of receipts from the Board of Education of the Northern Baptist Convention		7,440.00
Total		$ 67,551.76
Deduction:		
Transfer to Permanent Trusts—Unrestricted (see contra)		1,000.00
Balance, April 30, 1925		$ 66,551.76
Scholarships:		
Balance, May 1, 1924		$ 24,376.03
Addition:		
Legacy from Mrs. Fanny M. Lewis for Students' Aid		1,000.00
Total		$ 25,376.03
Deduction:		
Loss on Securities Sold		128.22
Balance, April 30, 1925		$ 25,247.81

EXHIBIT "C"—Continued

ANNUITY FUNDS:		
Balance, May 1, 1924		$276,335.90
Addition:		
Annuity bonds sold for $26,443.89 in cash and $1,000.00 U. S. Liberty Loan Bond,		27,443.89
Total		$303,779.79
Deductions:		
Matured annuities, transferred to Budget Fund	$ 3,700.00	
Loss on Securities Sold	411.35	
		4,111.35
Balance, April 30, 1925		$299,668.44
SPECIAL TRUST AGREEMENTS:		
Balance, May 1, 1924, and April 30, 1925 (No Change)		$ 5,450.00
CURRENT AND TEMPORARY FUNDS:		
Sundry Legacies:		
Balance, May 1, 1924		$ 5,300.76
Addition:		
Profit on Securities Sold		499.80
Total		$ 5,800.56
Deduction:		
Transfer to Budget Fund (legacy of Sarah B. F. Edwards)		1,100.56
Balance, April 30, 1925		$ 4,700.00
Individual Gift:		
Balance, May 1, 1924		$ 1.00
Deduction:		
Note of Regents Mercantile Corporation, carried at nominal value, written off as uncollectible		1.00

EXHIBIT "C"—Continued

Unexpended Income and Donations:			
For Investment in Building and Equipment—Undesignated:			
Central American Schools—Designated:			
Balance, May 1, 1924		$2,000.00	
Deduction:			
Payment for lot in rear of Santa Ana School, for use as a playground		1,100.00	
Balance, April 30, 1925			$ 900.00
Training School Building Fund—Designated:			
Balance, May 1, 1924		$7,865.10	
Addition:			
Income from Securities		470.00	
Balance, April 30, 1925			8,335.10
Specific Building and Equipment Fund—Designated:			
Balance, May 1, 1924		$1,463.71	
Additions,—Designated Gifts:			
For new laundry at Mather Industrial School	$5,063.00		
For replacement of building and equipment fire losses at Kodiak Baptist Orphanage, Alaska	520.92		
For painting and repairs at Colegio Bautista Howard, Puebla, Mexico	1,170.00	6,753.92	
Total		$8,217.63	
Deductions:			
Payments for improvements:			
New laundry at Mather Industrial School	$5,053.00		
Replacements at Kodiak Orphanage	85.00		
Painting and repairs, Puebla, Mexico	1,170.00		
Payment for domestic science equipment at Mather Industrial School	125.63		
Transfer to Specific Building and Equipment Fund—Undesignated—Remainder of amount designated for Weirton, W. Va., Christian Center, applied as reduction of payments made in prior years from the undesignated fund (see contra)	294.72	6,728.35	
Balance, April 30, 1925			1,489.28
Total for investment in building and equipment—designated, April 30, 1925			$10,724.38
For investment in building and equipment—designated:			
Specific Building and Equipment Fund—Undesignated:			
Balance, May 1, 1924			$10,549.41
Addition:			
Transfer from Specific Building and Equipment Fund—Designated (see contra)			294.72
Total			$10,844.13
Deductions—Payments for equipment and repairs:			
Furniture and equipment at Kodiak Baptist Orphanage, Alaska		$ 730.06	
Repairs to Japanese Home, Seattle, Wash.		502.00	1,232.06
Balance, April 30, 1925			$ 9,612.07

EXHIBIT "C"—Continued

Designated for Other Purposes:			
Baptist Missionary Training School Scholarship and Current Fund:			
Balance, May 1, 1924		$ 5,842.34	
Addition:			
Allotment from Hundred Million Dollar Fund—1/5 of receipts from Board of Education of Northern Baptist Convention		1,860.00	
Total		$ 7,702.34	
Deductions:			
Transfer to Budget Fund for expenses of training school	$ 2,000.00		
Loans to the Golden Anniversary Fund (see contra)	5,333.33	7,333.33	
Balance, April 30, 1925			$ 369.01
Rest Fund:			
Balance, May 1, 1924		$ 1,443.29	
Addition:			
Refunds of part of expenses previously paid from Rest Fund		32.00	
Total		$ 1,475.29	
Deduction:			
Transfer to Budget Fund for additional pension, year ended April 30, 1925		100.00	
Balance, April 30, 1925			1,375.29
Specific Funds Not Disbursed:			
Balance, May 1, 1924		$ 1,124.73	
Additions:			
Transfer from Budget Fund of Gifts received during the year and not disbursed:			
Automobile for Hopi Indian Mission	$ 700.00		
Books for Missionary Traveling Library	2.57		
B. M. T. S. Scholarship	100.00		
Salary of Angelina Larrosa	180.00		
Emergency Fund	1,333.33	2,315.90	
Total		$ 3,440.63	
Deduction:			
Transfer to Budget Fund—Remainder of amount due Central America missionary for salary and expenses		77.50	
Balance, April 30, 1925			3,363.13
Golden Anniversary Fund:			
Contributions received		$ 5,739.84	
Income from Securities		5.35	
Loan from Miss Mary L. Howard		5,000.00	
Loans from B. M. T. S. Scholarship and Current Fund (see contra)		5,333.33	
Total		$16,078.52	
Less:			
Advances to Finance Chairmen of the various districts	$5,288.88		
Disbursements for expenses of organization, literature, stationery and supplies, postage, etc.	5,027.29	10,316.17	
Balance, April 30, 1925			5,762.35

EXHIBIT "C"—Continued

Neighbors League of America, Inc., Fund:			
Received from the Neighbors League of America, Inc., on July 10, 1924....		$318.79	
Miscellaneous contributions received		250.00	
Total		$568.79	
Less:			
Remittance to the Los Angeles Baptist City Mission Society for remainder of designated gift for work in California.....	$54.25		
Disbursed for stationery, postage, and supplies.....	25.85	80.10	
Balance, April 30, 1925			488.69
Total designated for other purposes, April 30, 1925.....			$11,358.47

NOTE:—The above statement has been prepared in accordance with the Society's practice of including in the accounts of one fiscal year amounts applicable thereto received and disbursed during the early part of the succeeding fiscal year.

ATLANTA
BALTIMORE
BIRMINGHAM
BOSTON
BUFFALO
CHICAGO
CINCINNATI
CLEVELAND
DALLAS
DENVER
DETROIT
KANSAS CITY
LOS ANGELES
MINNEAPOLIS
NEWARK
NEW ORLEANS

HASKINS & SELLS
CERTIFIED PUBLIC ACCOUNTANTS
37 WEST 39TH STREET
NEW YORK

NEW YORK
PHILADELPHIA
PITTSBURGH
PORTLAND
PROVIDENCE
SAINT LOUIS
SALT LAKE CITY
SAN DIEGO
SAN FRANCISCO
SEATTLE
TULSA
WATERTOWN

HAVANA
LONDON
PARIS
SHANGHAI

CERTIFICATE OF AUDIT

We have audited the books and accounts of the Woman's American Baptist Home Mission Society for the year ended April 30, 1925.

The various trust funds were administered in accordance with the wishes of the donors and the income therefrom properly applied.

The bank balances were verified by certifications obtained from the depositary and the cash on hand by count. The investments appear to be appropriate to the needs of the Society and are not carried at inflated values; the securities held by the custodian were verified by certification and those on hand were inspected. The expenditures of the Society and the accounts with representatives were found to be in order.

WE HEREBY CERTIFY that, in our opinion, the accompanying Balance Sheet at April 30, 1925, and Summaries of Budget and Fund Accounts for the year ended that date are correct.

Haskins & Sells.

New York, June 3, 1925.

PERMANENT TRUST FUNDS

RESTRICTED

Name	*Date Received*	*State*	*Amount*
Borden, Susan E.	1892	Mass.	$ 500.00
Colver, Memorial, Susan C.	1916	Ill.	500.00
Cooley, Ann Frances Brown	1919	Penn.	1,000.00
Gilmore, Memorial, Georgina	1890		1,603.12
Hanson, Anna B. Nilsson	1918-22-23	Mass.	1,000.00
Hewitt, Harriet Barker	1912	N. Y.	4,000.00
Jones, Mrs. Edward R.	1912		25.00
Kimball, Martha L.	1921	N. Y.	2,500.00
Kinney, Orissa A.	1917	Conn.	2,000.00
Linde, Ada V.	1915	Ill.	2,981.08
Low, John W.	1913	Ill.	2,000.00
Mann, Adelaide Elizabeth	919	Mass.	2,000.00
Smith, Frances E.	1898-1901		318.00
Sprague, Elizabeth H.	1915	N. Y.	5,000.00
Stacy, Sarah H.	1912-13-14	Nebr.	511.12
Urban, William	1919	N. Y.	200.00
VanNess, Martha	1912	Nebr.	511.12
Waugh, Carrie E.	1921	N. Y.	1,000.00
Williams, Martha	1916	Iowa	300.00
Winch, Ellen M. B.	1908	Mass.	10,000.00
From Free Baptist Woman's Miss. Soc. for Storer College			
Brown, Martha V.	1922		500.00
Christy Fund	1922		31,354.78
Stewart, Mrs. I. D.	1922		50.00
TOTAL			$70,843.10
Add net profit on sales of securities not added to any one of the various fund accounts			1,661.27
			$72,504.37

PERMANENT TRUST FUNDS

UNRESTRICTED

Name	*Date Received*	*State*	*Amount*
Baker, Memorial, Bessie Louise	1914		$2,000.00
Barnes, Memorial, Fannie	1914	Iowa	155.00
Bartlett, Harriet H.	1905	Mass.	500.00
Chaney, Sarah L.	1924	Ill.	700.00
Dimock, L. and F. W.	1913	Mass.	1,000.00
Drown, Mary Newell	1899	R. I.	400.00
Du Bois, Mrs. E. R.	1886	Mass.	1,000.00
Eaton, Fidelia D.	1901-22	N. Y.	16,884.32
Estes, Memorial, Abarintha A.	1913	Mass.	25.00
Flint, Harriet M.	1898	Mass.	5,000.00
Foster, Deacon	1910		100.00
Foster, Mary	1912	Pa.	117.46
French, Joseph E.	1925	Mass.	10,000.00
Gale, Gertrude Hakes	1925	Conn.	5,000.00
Gordon, Maria H.	1923	Mass.	500.00
Harding, Anna B.	1916	Pa.	100.00
Harris, Mrs. D. J.	1918	Ill.	1,000.00
Higgins, Pyne Memorial and Bixby	1887-88	Mass. & Conn	4,013.00
Ilsley, Jennie D. Lowell	1924	Maine	300.00
Ilsley, Juliette B.	1924	Maine	300.00
Leonard, Anna S.	1912	Mass.	1,000.00
Martin, Abby F.	1922-24	R. I.	1,041.25
Martin, Viola F.	1922	Conn.	1,000.00
Moore, Maintenance, Mrs. Wm. A.	1911-12	Mich.	650.00
Pillsbury, Margaret Sprague	1901	Minn.	5,000.00
Pyne, Desire A.	1902	Mass.	3,611.00
Robbias			50.00
Shipley, Ann Jane	1920	Conn.	2,686.75
Skolfield, Sarah A.	1914	Maine	500.00
Taylor, Emeline S.	1899	N. H.	1,000.00
Tedford, Memorial, Martha	1923	Ill.	2,000.00
Traver, Cornelia Du Bois	1919	N. Y.	300.00
Voigt, Bena	1907	Ill.	200.00
Wentworth, Oliver M.	1924	Mass.	1,950.00
Whipple Cora L.	1920	Conn.	1,000.00
White, Carrie Merrifield	1920	N. Y.	50.00
Whittemore, Memorial	1891	Mass.	200.00
Williams, Catherine	1892		500.00
From First Free Baptist Church, Brockton	1923	Mass.	1,000.00
TOTAL			$72,833.78
Deduct net loss on sales of securities not deducted from any one of the various fund accounts			947.37
			$71,886.41

SCHOLARSHIPS

Name	Date Received	State	Amount
B.M.T.S. Student Body of 1917-18 (Income to be used for Student Aid Fund)	1918	Ill.	$ 100.00
B.M.T.S. Student Body of 1918-19 (Income to be used for Student Aid Fund)	1918	Ill.	50.00
Beacon Scholarship Fund	1922	Ill.	948.47
Conaway and Birch Fund	1912	Cal.	5,000.00
Fisher, Lucy Taft	1923	Ore.	1,306.56
Hall, Sarah M. (Income to be used for Student Aid Fund)	1918	Ill.	500.00
Hicks, Helen D.	1912-20	Mich.	2,971.00
Lewis, Fanny M. (Income to be used for Student Aid Fund)	1921-24	N. Y.	2,000.00
Low, Jennie E.	1908	Ill.	3,000.00
Miller, Emma L.	1922-23-24	Cal.	3,000.00
Mulford, Hannah	1891		3,000.00
Onderdonk, Harriet D. (Income to be used for Student Aid Fund)	1921	N. Y.	1,000.00
White, Ellen M.	1914		1,000.00
TOTAL FOR BAPTIST MISSIONARY TRAINING SCHOOL			$23,876.03
Brewster Scholarship (Income to be used for a scholarship in Storer College)	1922		1,000.00
Crosby, Memorial, Helen E. (Income to be used for a scholarship in Mather Industrial School)	1890	Mass.	500.00
			$1,500.00
TOTAL SCHOLARSHIP FUND			$25,376.03

ENDOWMENT FUNDS

Name	Date Received	State	Amount
B.M.T.S. Endowment Fund			$63,457.81
B.M.T.S. Library Endowment Fund	1918	Ill.	2,654.12
Crouse Chair	1916	Pa.	20.00
Starr, Amelia E.	1917		466.54
			$66,598.47

CURRENT AND TEMPORARY FUNDS

B.M.T.S. Scholarship and Current Fund:		
Unexpended balance	$5,702.34	
Less Loans to Golden Anniversary Fund	5,333.33	
		$ 369.01
Central American Schools Fund		900.00
Golden Anniversary Fund		5,762.35
Neighbors League Fund		488.69
Rest Fund		1,375.29
Specific Building & Equipment Fund:		
Designated	$1,489.28	
Undesignated	9,612.07	
		11,101.35
Specific Gifts not Disbursed		3,363.13
Sundry Legacies:		
Higbie, Mary L.	700.00	
Holton, Mary E.	4,000.00	
		4,700.00
Training School Building Fund		8,335.10
		$36,394.92

Appendix F

The American Baptist Publication Society

The American Baptist Publication Society

ONE-HUNDRED-FIRST ANNUAL REPORT OF THE BOARD OF MANAGERS

WILLIAM H. MAIN, D. D., EXECUTIVE SECRETARY

THE Board of Managers of The American Baptist Publication Society present herewith their One-hundred-first Annual Report covering the activities of the several departments of work for the fiscal year 1924-1925.

MEETINGS OF THE BOARD

The regular meetings of the Board have been marked by the presence and the active interest of the members, the average attendance being eighteen out of the total membership of twenty-seven; and those brethren who cannot attend at any given time are careful to send excuses, and may be counted on to do committee work and to serve the Board and the Society in some very important ways. The heads of the different departments are also consistently present at the Board meetings except as field duties may necessitate their absence from headquarters.

RESIGNATION OF THE GENERAL SECRETARY

Last October the Board, at the request of Rev. Dr. Gilbert N. Brink, its General Secretary, granted him a year's leave of absence, hoping that in that time he might fully recover his health. His full salary was continued.

At the February meeting of the Board Doctor Brink stated that he wished to retire from his position with the Society April 30, and asked that he be not renominated for the position of General Secretary. With great sorrow and with expressions of affection, the Board felt obliged to accept Doctor Brink's suggestion, granting him also a substantial pension.

Doctor Brink has served the Society as General Secretary for five years, prior to which time he was with the Home Mission Society for five years, having rendered to both Societies and to the denomination distinguished services, especially during the strenuous years of the New World Movement.

General Secretary Brink endeared himself to the entire staff of the Society, both at headquarters and on the field. He was ever friendly, generous, and just, and one could go to him feeling assured of a sympathetic hearing.

Upon the retirement of Doctor Brink, Associate General Secretary William H. Main was made Executive Secretary of the Board.

THE BUSINESS DEPARTMENT

H. E. Cressman, Business Manager

IT is indeed gratifying in looking over the Society's report for the past fiscal year to note that the sales show a splendid increase over the preceding year and notwithstanding the increased operating expenses we shall report a substantial profit which will go into the work of the General Field Department as an addition to the gifts from the churches.

During the year several changes were made in the organization which we are sure will make for more efficient service. We have reorganized our Merchandise Mail Order and Periodical Mail Order Departments, combining the two under one Department known as the Mail Order Department, in charge of Mr. H. Windisch, who has been connected with the Society for a number of years. The Sales Promotion Department has been enlarged,

which enables us to come into closer touch with the general trade. Mr. Parker C. Palmer, formerly of headquarters, last August was asked to become Acting Manager of our Los Angeles Branch.

The very high price of paper and the wages which are controlled by the unions have made it impossible to make any further substantial reduction in our periodical and merchandise prices. Then, too, we are facing the increased postal rates which add quite a large sum to our postage bill, as we mail more than a million and a half pounds of periodicals and tens of thousands of pounds of merchandise annually. Our postal bill last year amounted to approximately $40,000. This loss by reason of the increased rates will be met by the Society, and will not be passed on to the customer.

The Business Department has connected with it more than 335 people, all of whom are trying to further the best interests of the Society as a whole. Our branch houses are all in good condition, manned by able managers.

The Business Manager is desirous of paying high tribute to his associates for their efficiency and loyalty in the work of our Society. Our greatest endeavor is to meet all orders promptly and efficiently. While an occasional error may occur, often it is not our fault; and considering the large bulk of business which we are doing, the errors are relatively few indeed. We also desire to extend our hearty thanks for the patronage and kindness of our pastors, churches, and Bible schools. We trust the relationship may grow better and better as the years come and go.

BOOK PUBLISHING DEPARTMENT

DANIEL G. STEVENS, PH. D., BOOK EDITOR

NINETY-ONE manuscripts were received during the year; of these eighty-eight were returned to the authors as unavailable for use by the Society.

The Book Publishing Committee has given unstinted time and attention to its task, not simply at the monthly sessions, but in the reading of manuscripts, in conferences with authors, and in group meetings for planning new publications.

In cooperation with the Baptist Sunday School Board of the South publication of a "New Baptist Hymnal" has been authorized by the Board, upon recommendation of the Book Publishing Committee, and a special subcommittee, to work together with a similar committee of the Southern Board, has been engaged in selection of the hymns and tunes and other matter that will compose the volume, which it is hoped will prove as acceptable and as serviceable to churches of this generation and of that to come as the old Baptist Hymnal has been in its long day of usefulness, if one may judge from the very large circulation that book has had in the course of nearly half a century. A work of no small importance has been committed to the joint committee of the Baptist Sunday School Board and the Publication Society which will require some months for satisfactory consummation.

Publication of the Centenary Translation of the Gospels, by Mrs. Helen Barrett Montgomery, was announced last year as a feature of recognition of the one-hundredth anniversary of the Society's birth as a servant of the churches in printing and circulating Christian literature, especially the Scriptures and studies of Scripture teaching. The entire New Testament, in the Centenary Translation by Mrs. Montgomery, has now been made available. The work was issued in the endeavor to promote wider and more

systematic reading of the Book, and indication of a most gratifying result has been given in the fact that nearly forty thousand copies of the Gospels passed into circulation in a single year. The Gospel of John in this translation has been put into Braille for use of the blind, by Mrs. A. L. MacMillan, of West Allis, Mich., and a copy of this work, presented to the Society by Mrs. MacMillan, has been designated as a gift to a Protestant institution for the blind in the City of Philadelphia.

A book of unique importance is "The Monuments and the Old Testament," by Professor Ira M. Price, of the University of Chicago. This work, in its original form, was issued nearly a quarter of a century ago, and has been widely used not only in private study, but as a text-book in seminaries and other schools. Doctor Price has rewritten the book throughout, and has provided it with a wealth of illustrations, so that text and pictures convey up-to-date information, in a brief but comprehensive and illuminating way, concerning the contribution made by the monuments in Bible lands to confirmation and understanding of the Scriptures.

A delightful book is "A China Shepherdess," by Miss Margaret T. Applegarth, who has made her chapters on mission work among women and children in an inland Chinese city even more appealing by the witchery of her pen-and-ink sketches. "Animal Land," by W. A. Colcord, a book of three hundred stories about animals, birds, and insects, "Making a Missionary Church," by S. R. Warburton, and "Being a Christian," by R. A. Ashworth, are among the most important publications of the year.

A type of book which somehow ought to be published and which too often does not command a market that will pay the costs of publication, is "The Lone Star," Dr. David Downie's history of the Telugu Mission, a story of which he has been so long and so much a part. By authorization of the Board, the book was issued in an attractive form, with many illustrations, and was presented to the American Baptist Foreign Mission Society, for free distribution, as a contribution of the Publication Society to the promotion of foreign mission work and to the recording of Baptist missionary history.

The Book Editor desires to express his appreciation of the generous help of the Book Publishing Committee, and of the fine-spirited work of his office assistants.

The publications of the year are detailed below.

1. For the Business Department

The Monuments and the Old Testament: Light from the Near East on the Scriptures. By Ira Maurice Price, Ph. D. New Rewritten Edition with maps and new illustrations. 12mo, pp. xxxvi, 482. Profusely illustrated. Price, $2.50 net.

Centenary Translation of the New Testament, Vol. II, The Acts to The Revelation. By Helen Barrett Montgomery. 16mo, pp. viii, 309-724. Price, cloth, 50 cents net.

Centenary Translation of the New Testament. By Helen Barrett Montgomery. The two parts in one volume. Pp. vi, 724. Price, cloth, $1.00 net; soft leather, $2.50 net.

Making a Missionary Church. By Stacy R. Warburton. 12mo, pp. x, 285, cloth. Price, $1.75 net.

A China Shepherdess. By Margaret T. Applegarth. 12mo, pp. xii, 324. Illustrated. Price, $1.75 net.

Worship in Drama: A Manual of Methods and Material for Young People and Their Leaders. By Charles Arthur Boyd. 8vo, pp. x, 175. Price, $1.60.

Animal Land: Containing 300 Delightful, Entertaining, Instructive Stories About Animals, Birds, and Insects; for Children, Mothers, and Teachers; selected, arranged, and edited by William Allen Colcord. 12mo, pp. xxii, 439. Price, $1.75.

The Lone Star: A History of the Telugu Mission of the American Baptist Foreign Mission Society. By David Downie, D. D. 12mo, pp, xii, 319. The edition of one thousand copies was presented to the American Baptist Foreign Mission Society for free distribution.

The Door That Has No Key: Sermons for True Americans. By Bernard C. Clausen, D. D. 12mo, pp. x, 110. Price, $1.25 net.

Being A Christian. By Robert A. Ashworth, D. D. 12mo, pp. x, 102. Price, cloth, $1.00 net.

Third Baptist World Congress, Stockholm, July 21-27, 1923. Record of Proceedings, edited by W. T. Whitley, M. A., LL. D. With Introduction by J. H. Shakespeare, M. A., D. D., LL. D. 8vo, pp. xxxii, 292; profusely illustrated. Printed in London, by the Kingsgate Press. Bound and put on sale in the United States by the Society at $2.50.

Outline Studies In the Four Gospels: From the Text of the Centenary Translation of the New Testament by Helen Barrett Montgomery. By Edith P. Thomson, A. M. 12mo, pp. 60. Price, paper, 25 cents net.

Church School Graded Courses: A Keystone "What, Why, and How" Book. By W. Edward Raffety. 8vo, pp. vi, 239. Free.

American Baptist Year-Book, 1924-1925. Edited by Charles A. Walker, D. D. 8vo, pp. lvi, 356. Illustrated. Price, 75 cents.

One-hundredth Annual Report of the Board of Managers, presented at Milwaukee, May 28-June 3, 1924. 8vo, pp. 50, paper cover, illustrated with cuts showing scenes in the Society's anniversary pageant. For free distribution.

One-hundredth Anniversary of The American Baptist Publication Society, held at Milwaukee, Wis., May 28, 29, 31, 1924. 8vo, pp. xxxiv, 74, paper cover, illustrated. For free distribution.

Report of the Treasurer. Reprint from One-hundredth Anniversary.

Top-notches of Ten Decades: 100 Years of Service. 8vo, pp. 40. Published for the Golden Century Committee. For free distribution.

A Century of Service: Centennial Address on The American Baptist Publication Society, delivered at the Northern Baptist Convention session, Milwaukee, Wis., May 29, 1924. Sixteen-page folder. Published for the Golden Century Committee. Free.

Youth for Youth: Daily Bible Readings Correlated with the New Themes and Topics for the Young People's Service. By J. Sherman Wallace. 18mo, pp. 4.

From Man to Man. By Walter M. Pence. 16mo, pp. 8. To the order of the author.

Stationery, letter-heads, envelopes, etc.

Letter-heads, envelopes, folders, poster, and other material for the Bucknell University Endowment Campaign.

A poster card for Rev. E. N. Harris.

2. For Other Departments of the Society

(1) Bible and Field Department

A New Century of Colporter-Missionary Work. Facts, Figures, and Forces. By Samuel G. Neil, D. D. 8vo, pp. 36, paper cover, illustrated.

Thoughts on the Bible, Evangelism, Missions, Theology, Efficiency. Gathered by Samuel G. Neil, D. D. 8vo, pp. 24.

Snap-shots of Field Experiences. Gathered by Samuel G. Neil, D. D. 18mo, pp. 24.

How the Colporter Does His Work. By S. G. Neil, 18mo, pp. 12.

Some Things Which a Colporter May Do and Lead Churches in Doing. 18mo, pp. 4.

Publication Society Creeds: The Fine Art of Getting There. By S. G. Neil. 18mo, pp. 20.

The Romance of Evangelism. An Address delivered at the Dedication of "Ernest Leigh Tustin Memorial" Chapel Car Auto in San Francisco, Calif., April 6, 1924. 18mo, pp. 12.

What Baptists Believe. By J. Sherman Wallace. 18mo, pp. 4.

Make It So Plain That I Can Get Hold of It. 18mo, pp. 4. Free.

Dimmelo Cosi Chiaro Accioche Posso Comprenderlo (Tell Me So Plainly That I Can Understand It). Translated from English into Italian by Francesco Cali. Italian tract No. 3325. 18mo, 4 pages. Price, $1.00 a hundred.

Confesion De Delito (Confession of Guilt). Spanish tract No. 3760. 18mo, pp. 8. Price, 400 pages for $1.00.

Que Significa Creer en Jesucristo (What Believing in Christ Means). By Walter M. Lingle. Spanish tract No. 3759. 18mo, pp. 12. Price, 400 pages for $1.00.

Król I Pasterz (The King and the Shepherd Boy). By E. Lund. Polish tract No. 3610. 18mo, pp. 4. Price, 400 pages for $1.00.

Kicsodak A Baptistak Es Mit Akarnak (Who Are the Baptists and What Have They in Mind?) By M. Majorcsak. Hungarian tract No. 3116. 18mo, pp. 12. Price, 400 pages for $1.00.

(2) Religious Education Department

Report of Children's Work Division, March, 1923. By Meme Brockway. 8vo, pp. 8. Reprint from Report of the Board of Managers.

Four Letters on Tithing. For use by the Children's Work Division.

The Unified Junior Plan. By Mrs. Frederick W. Tomlinson and Meme Brockway. 18mo, pp. 8.

(3) Social Education Department

The Prohibition Situation. By Samuel Zane Batten. 8vo, pp. 12.

Citizens of the World. By Samuel Zane Batten. 18mo, pp. 12.

The Social Program of the Local Church. Reprint of Folder No. 4 of the Social Service Committee of the Northern Baptist Convention. 18mo, pp. 20.

Social Service Ideals. Fourth edition of a publication of the Social Service Committee of the Northern Baptist Convention.

Six slips bearing quotations on Law and Order.

Poster, A Citizen's Faith.

3. For Other National Societies

(1) Northern Baptist Convention

Reports of eight Committees and two Boards for presentation at the sessions of the Convention in Milwaukee, Wis., May 28-June 3, 1924.

Annual of the Northern Baptist Convention, 1924, containing the Proceedings of the Seventeenth Meeting, held at Milwaukee, Wis., May 28 to June 3, 1924, together with abbreviated Reports of the Cooperating Organizations. 8vo, pp. 807; illustrated. Price, paper, 75 cents; cloth, $1.00.

Thirteenth Annual Report of the Board of Education of the Northern Baptist Convention. 8vo, pp. 30, illustrated. Paper cover. To the order of the Board of Education.

(2) The General Board of Promotion

Pioneers of Light: The First Century of The American Baptist Publication Society, 1824-1924. By Lemuel Call Barnes and Mary Clark Barnes. Appendix by E. M. Stephenson. 8vo, pp. xvi, 454. Profusely illustrated. For free distribution. (A limited edition also on sale by the Society; price, in cloth, $2.00.)

Christ at the Center. By Constance Jackson. A reprint of Chapter IV in "America Tomorrow." 12mo, pp. 18; paper cover; four illustrations.

(3) The Board of Missionary Cooperation

Why I am a Baptist. By J. Sherman Wallace. 18mo, pp. 8. Free.

Our Colporter and Chapel Car Missionaries. By S. G. Neil, D. D. Eight-page folder.

(4) American Baptist Foreign Mission Society

One-hundred-tenth Annual Report, presented by the Board of Managers at the Annual Meeting held in Milwaukee, Wis., May 28-June 3, 1924. 8vo, pp. 91, paper.

Preliminary Report of the Treasurer for the year ended April 30, 1924. 8vo, pp. 8.

One-hundred-tenth Annual Report, complete edition. 8vo, pp. 301, paper cover. The same, bound in cloth.

(5) The American Baptist Home Mission Society

Ninety-second Annual Report, preliminary edition, presented at Milwaukee, Wis., May 28-June 3, 1924. 8vo, pp. 84, paper.

Ninety-second Annual Report, complete edition. 8vo, pp. 222, paper cover.

Report of Treasurer, 1923-1924. 8vo, pp. 56, paper.

Officers of the Society, Members of the Board of Managers, By-laws of the Society, By-laws of the Board of Managers. 8vo, pp. 16, paper.

Last Year—Sixteen Years—L. C. Barnes in The American Baptist Home Mission Society. 8vo, pp. 12.

A Year of Progress, Department of Evangelism, H. F. Stilwell, Superintendent.

A School of Evangelism. A series of Seven Practical Non-sectarian Studies, for use in Personal Workers' Classes, Midweek or Cottage Prayer-meetings Preparing Church for its Evangelistic Campaign. By Arthur B. Strickland. Third Edition. 12mo, pp. 32, paper cover. Issued for the Department of Evangelism, A. B. H. M. S., and the Pennsylvania Baptist State Mission Society. Price, 15 cents a copy, postpaid; $1.50 a dozen, postpaid.

(6) The American Baptist Historical Society

Seventy-first Annual Report of the Board of Managers of The American Baptist Historical Society. 8vo, pp. 4.

(7) "Missions"

Labels, envelope enclosure, and other small items.

4. For Crozer Theological Seminary

The Crozer Quarterly. Edward B. Pollard, Managing Editor. Vol. I, 1924, four numbers, 8vo, pp. 504 of reading matter, pp. xliv of advertising. Price, 40 cents a copy; annual subscription, $1.50, post free. Also Vol. II, No. 1, January, 1925, 8vo, pp. xii, 128.

Index to The Crozer Quarterly, January-October, 1924, 8vo, pp. 12.

Toward An Understanding of Youth. By Stewart G. Cole. 8vo, pp. 20. Reprint from The Crozer Quarterly, July, 1924.

The Ministry of the Biological Sciences. By W. W. Keen, M. D., LL. D. 8vo, pp. 16. Reprint from The Crozer Quarterly, January, 1925.

5. For the Baptist Institute for Christian Workers

The Institute Messenger, Vol. XVIII, No. 2, March, 1924. Catalogue 1924-1925. 8vo, pp. 58, paper cover, many illustrations.

A Reprint of the Institute's announcement from *The Crozer Quarterly,* January, 1925. 8vo, p. 1.

6. For Philadelphia Baptist Association, The North Philadelphia Baptist Association, The Baptist Union of Philadelphia and Vicinity

The Philadelphia Baptist Year-Book, 1924, containing the Annual Reports of Philadelphia Baptist Association, The North Philadelphia Baptist Association, and The Baptist Union of Philadelphia and Vicinity. 8vo, pp. 176, paper cover.

Advance Statistics, Philadelphia Baptist Association, 1924. 8vo, pp. 42.

Minutes of the 217th Anniversary of the Philadelphia Baptist Association. 8vo, pp. 78, paper cover, illustrated.

Digest of Letters of The North Philadelphia Association. 8vo, pp. 16.

Minutes of the Sixty-seventh Anniversary of The North Philadelphia Association—Reprint from The Philadelphia Baptist Year-Book, 1924. 8vo, pp. 81-148, paper cover.

Forty-fourth Annual Report of the Baptist Union of Philadelphia and Vicinity. 8vo, pp. 14.

DEPARTMENT OF SUNDAY SCHOOL PUBLICATIONS

OWEN C. BROWN, EDITOR-IN-CHIEF

THE past year has brought some changes and adjustments in this department. Dr. W. Edward Raffety, for eight years Editor-in-Chief, wrought well in the reorganization and advancement of the work. We are seeking to build on the foundation so wisely laid.

Rev. Mitchell Bronk, D. D., after pastorates of from five to eleven years in Stoneham, Mass., Troy, N. Y., Bayonne, N. J., and New York City, was called to become editor of adult publications and began his work on June 1. He brings to his task rare educational and literary skill and a genuine Christian spirit.

MEN'S CLASS

For several years *Men's Class* and *Adult Class* have carried the same lesson treatment. *Men's Class* being a monthly, its subscription price was high, and its circulation for 1923 was 13,300, while *Adult Class* circulation was 192,200. Hence *Men's Class* was discontinued with the September number, 1924.

SUNDAY SCHOOL WORKER

Sunday School Worker was discontinued with the September, 1924, number in the interest of the *International Journal of Religious Education,* the official organ of the International Council of Religious Education, 5 South Wabash Avenue, Chicago, Ill. This journal, edited by Dr. W. Edward Raffety, is devoted exclusively to principles and methods in the church school.

ADULT LEADER

For a long time we have felt the need of a publication that would furnish practical suggestions to pastors and superintendents, officers and teachers of adult classes, and parents in the home, bearing upon their opportunities as leaders in religious education. To

meet this need we changed *Adult Class Teacher,* a quarterly, to *Adult Leader,* a monthly magazine, beginning with October, 1924. This magazine contains departments for the above-named adult leaders and seeks to be a clearing-house of principles and methods for their use. It also carries the same lesson treatments and teacher's helps that were found in *Adult Class Teacher.*

YOUNG PEOPLE'S LEADER

Beginning with October, 1925, *Young People's Service,* a quarterly, will be changed to *Young People's Leader,* a monthly, in order that it may more effectively promote the programs and methods of all our Baptist young people's work and at the same time furnish helps for the Intermediate and Senior young people's devotional meetings such as have been published in *Young People's Service.*

CHILDREN'S LEADER

Since the discontinuance of *Sunday School Worker* our children's workers have felt seriously the loss of the material on methods and principles which it furnished to them. To meet this need it has been voted by our Board that we begin in October, 1925, the publication of a new monthly journal to be known as *Children's Leader.* This magazine will have departments for workers with the Cradle Roll, Beginners, Primary, and Juniors, and will also carry the treatment of the Junior topics for their devotional meetings. We bespeak for these three monthly "*Leaders*" a hearty welcome and a great field of usefulness among our workers.

WEEK-DAY AND VACATION SCHOOL COURSES

Since the coming of Miss Nathana L. Clyde to this department as editor of week-day and vacation school courses, much progress has been made toward meeting the demands of this rapidly growing work.

The week-day school courses are prepared for three quarters of the year, October to June, as a "Three-Session Series," based on the Keystone Graded Lessons and bound in one volume. First, the Keystone Graded Lesson for Sunday, second, the week-day lesson, and then, the worship program. Twenty-two volumes of these courses are already off the press, and by Sep-

tember 1 the entire set of twenty-seven volumes will be ready for delivery, covering three quarters each year, October to June, of Courses I to IX.

One vacation-school course of junior grade, "Living as Jesus Lived," is ready for use this summer.

STATISTICS

INTERNATIONAL SUNDAY SCHOOL LESSONS

Statistics of Improved Uniform Series

PRINTED DURING THE YEAR 1924

Quarterlies	Number of Pages	Total Output Jan. 1, 1924, to Jan. 1, 1925
Primary Class	32	163,864
Primary Teacher	64	25,373
Junior Class	32	294,038
Junior Teacher	64	35,691
Intermediate and Senior Class	48	334,219
Intermediate and Senior Teacher	80	35,961
Young People's Class	64	345,807
Young People's Teacher	96	34,395
Adult Class	64	750,648
Home Department	64	267,298
Adult Leader (Oct. to Dec.)	48	60,203
Annual		
Crannell's Pocket Lessons	208	8,486
Leaflets and Picture Cards		
Picture Lesson Cards	2	3,543,670
Bible Lesson Pictures (Rolls)	2	81,900
Junior Lesson Leaflets	2	666,273
Bible Lesson Leaflets	2	3,551,500
Adult Teacher, discontinued Sept., 1924		48,558
Men's Class, discontinued Sept., 1924		119,639
Intermediate Uniform Lessons, discontinued Dec., 1924		3,000

Improved Uniform Series	Entire Year	
Grand Total Output	1924	10,370,523

INTERNATIONAL SUNDAY SCHOOL LESSONS

Statistics of Keystone Graded Series

PRINTED DURING THE YEAR 1924

Course Number		Pupil Pages	Pupil Output	Teacher Pages	Teacher Output
Beginners	The Little Child and the Heavenly Father	4	3,003,000	132	10,000
I	Stories About God's Gifts	4	1,272,167	172	7,634
II	Stories About God's Helpers	8	1,533,077	192	5,652
III	Stories About God's Will	8	1,376,232	192	6,254
IV	Stories of the Long Ago	52	95,686	176	7,145
V	Old Testament Stories	64	108,501	176	7,786
VI	New Testament Stories	80	98,996	208	9,013
VII	The Great Leader	80	72,609	180	7,588
VIII	Old Testament Leaders	64	56,729	152	5,137
IX	New Testament Leaders	80	47,725	144	5,665
X	The Life of Christ	52	49,043	80	7,000
XI	The Life of the Christian	52	31,439	80	3,571
XII	The World a Field for Christian Service	66	9,110	80	2,703
Elective Course	Old Testament Times	None printed		104	1,015
"	New Testament Times	" "		None printed	
"	New Testament History	108	5,055	128	1,523
"	The Bible and Social Living	None printed		None printed	
"	Christ and the Nations	" "		"	"
"	Christian Stewardship	" "		"	"

Keystone Graded Series	Entire Year	
Grand Total Output	1924	7,847,055

Three-Session Series	Entire Year	
Grand Total	1924	5,380

Weekly Illustrated Papers

	Number of Pages	Average Weekly Output	Total Output Jan. 1, 1924, to Jan. 1, 1925
Our Little Ones (four numbers issued monthly)	4	87,608	4,555,630
Junior World (four numbers issued monthly)	4	49,308	2,564,063
Youth's World (four numbers issued monthly)	4	70,611	3,671,788
Girl's World (four numbers issued monthly)	4	82,626	4,296,550
Young People (issued weekly)	8	174,645	9,081,574
Total			24,169,605

Other Publications

	Number of Pages	Total Output Jan. 1, 1924, to Jan. 1, 1925
Babyhood (quarterly)	16	34,847
Sunday School Worker (monthly) discontinued Sept., 1924	48	58,311
The Young People's Service (quarterly)	112	148,985

Grand Total Output of all Sunday School Publications for the year 1924	42,634,706

THE BIBLE AND FIELD DEPARTMENT

SAMUEL G. NEIL, D. D., BIBLE AND FIELD SECRETARY

FOREWORD

THE beginning of the record of two hundred years service of The American Baptist Publication Society to the Baptist denomination is a great big Book of Golden Deeds, and it is not yet closed.

This record was begun fully one hundred years ago when our Baptist forefathers acted unselfishly, when love stirred within their hearts, and the spirit of service took possession of them, and they went out determined that they would be the helpers of their fellow men.

The Book of Golden Deeds will never be closed as long as Baptist men and women keep a spirit of unselfishness, and set the fire on the altar of sacrifice, and set their life under the sway of love, and realize that giving is diviner than getting, and that a good conferred is ever more blessed than one which is received.

It is a great record, full of enthralling interest, bearing the richest inspirations, and laying compelling hands upon the heart. It is embellished with glories of excelling worth; it is enriched with stories that first fascinate, and then inspire, and then uphold; it is full of the fragrance of goodness; it is laden with the splendor of sacrifice; it has upon every one of its pages the shining story of the men who counted not their lives to be dear unto them, so that they might obey the noblest instincts of their heart and go out in the way where men win immortality and honor by putting all that they have upon God's altar and dedicating themselves to high and noble ends. The story of Publication Society service is one which, for sincerity of intention and high purpose, for completeness of devotion and willing sacrifice, and for the splendor of achievement and undying service, is hardly surpassed in the missionary stories of the church.

Its work has always been constructive and beneficent. It has undertaken difficult tasks, and its power has ever been immediate and far-reaching. It has been so daring and full of the pioneer spirit that forever it has limited the sphere of what is impossible. It has been so sacrificial that it has stirred generous impulses wherever the story of its work has been told. It has been so strong and Christlike that today it is not only a priceless possession of American Baptists, but a creative moral and religious impulse.

755,313 MILES FOR CHRIST AND THE KINGDOM

The Bible and Field Secretary has given twenty-five years to this work, and the distance traveled is 755,313 miles, which would carry a traveler around the world a great many times.

It has been a great pleasure to come into close touch with so many of our Baptist churches in so many sections of the country, as well as in Latin-America; to note their absolute loyalty to the evangelical message; to see their free and brotherly intercourse in the numerous conferences that have been held; and to observe their cordial cooperation in all that concerns the kingdom of God and the highest interests of the people.

REPORT OF TWENTY-FIVE YEARS' SERVICE

Sermons preached	6,485
Churches visited	4,242
Conferences	4,312
Associations and State Conventions visited	584
Letters written	177,329
Circulars sent	2,092,519
Miles traveled	755,313

"To establish a 'Reign of Grace' has been from the first the one commanding purpose of the Publication Society."

"The way to project EFFICIENCY is to nurture those agencies whose vitality is beyond question."

WE THANK GOD AND THANK YOU AND TAKE COURAGE.

"The Lord hath done great things for us, whereof we are glad."

The year's report of the Bible and Field Secretary is as follows:

Sermons preached	281
Churches visited	151
Conferences	290
Associations and State Conventions	24
Letters written	6,042
Leaflets sent (pages)	1,446,253
Miles traveled	34,983
Packages—Scriptures, tracts, etc.	2,582

Report of the workers for the year as follows:

Families visited	96,599
Hours spent in visiting	75,776
Conversions in homes	552
Conversions in churches	1,532
Baptisms	860
Churches organized	15
Sunday schools organized	67
Miles traveled by auto	313,477
Miles traveled by rail	95,305
Miles traveled by mule and sled	27,819
Copies of Scripture and books given away	17,884
Tracts given away (pages)	2,052,280
Bibles, Testaments, and Gospels sold	13,248
Books sold	15,161
Sunday schools and individuals aided by donations of books, pamphlets, etc.	6,135

BIBLE WORK

The Holy Scriptures are indispensable to every missionary enterprise. In the work of Bible distribution, the Publication Society gives invaluable aid to all other agencies. Without it their work would often be seriously handicapped. It has also done much in the distribution of the Word of God in places where access is denied even to the missionary himself. It is only by examining its details that the magnitude and glory of our Bible work dawns upon the mind. It has been the arsenal whence all

Baptist work and workers have drawn their armor, without which they would have been poor indeed.

We deal, in these days of high prices, with complicated problems of printing, binding, and distribution. High prices have added enormously to the difficulty and cost of Bible work. But no missionary has had to slacken his or her work through lack of Bible supply.

During the year, numerous Bible grants have been made to the missionaries of The American Baptist Home Mission Society and to those of the Woman's American Baptist Home Mission Society, as well as to numerous City Missions and other Societies.

There is an increasing demand for the widest circulation of the Scriptures in our own land. Picture to yourself what it means to people coming to our own land to have received the gospel in their own tongue. "There is no menace in the foreign-speaking population except the menace of an acquiring population not brought up in the ideals of the New Testament."

With the increasing help of the churches the Publication Society will faithfully maintain its service as a standard of their richness in God's word. "The entrance of Thy Word giveth light."

BROADCASTING THE WORD OF GOD

There are numerous incidents showing the appreciation of the Bible by those in different countries, some of which must serve to impress us deeply and increase our own love of this Divine Message.

The demand for the Bible exceeds by far the ability of the Bible and Field Department of The American Baptist Publication Society to supply the need with its present appropriation; but its aim—to give the whole Bible to the whole world, and to place a copy of the Scriptures in every home—is back of all its plans and programs.

In order to bring the Word of God within reach of the unchurched, thousands of copies are annually distributed free of charge. Through American home mission agencies alone the increase in the circulation of the Scriptures in the last two years is over one million copies.

One of our missionaries from Porto Rico writes, "The in-

creased demand for the Scriptures is a fact that ought to encourage the Publication Society, as it is a fairly good indication of the growth of our Porto Rican churches and Sunday-school work."

From our Baptist brethren in Lodz, Poland, comes word that they are

stressing Scripture distribution more and more, and in all parts of Poland and Russia today the people are more interested in the teaching of the Holy Scriptures than ever before.

They write as follows:

We have received with great pleasure and thankfulness the plates for the Polish and Russian New Testaments the Publication Society was so kind to grant us. They reached us in fine condiion, all nicely packed in the small slide boxes.

The printing of the New Testament will be a real help for our work in Europe, and we thank God that he makes his children in America so willing to assist us in the fulfilment of our great task. God bless you all abundantly.

A Polish church in Cleveland, Ohio, writes as follows:

It is with deep gratitude that I write you this note of thanks for the nice copies of the Bible which you gave to our Polish work here. I am sure they will be a great means of help to spread the wonderful gospel message in this part of the kingdom, and I thank you most heartily for giving them to us. May you and the entire Publication Society Board be blessed in the great work you are doing. Thank you.

GRANTS

Numerous grants of Scriptures, books, pamphlets, and tracts were made to forty-two different States and to the following countries: Africa, Bahama Islands, Bulgaria, Canada, Central America, Chili, China, Cuba, England, France, Haiti, Hawaii, Mexico, Oklahoma, Philippine Islands, Porto Rico, Russia, Scotland.

Grants were also made to foreign-speaking groups in the following languages: Danish, Finnish, French, German, Greek, Hungarian, Italian, Japanese, Norwegian, Polish, Portuguese, Roumanian, Russian, Slovak, Spanish, Swedish, Syriac.

During the year, we have aided 6,135 churches, Sunday schools, and individuals by giving, without money and without price, 17,884 Scriptures and books.

ACTUAL GRANTS IN 56 YEARS

March 30, 1865 to April 20, 1925

Grants of books	329,175
Grants of Scriptures	59,285
Grants to students	16,374
Grants of tracts	5,009
Total	409,843

OUR COLPORTER-MISSIONARY WORK

More urgent is the appeal of the Colporter-missionary because of the opportunity occasioned by the great development in many of our Western States. In many sections of the West population has doubled in the past five years, and unusual developments are in evidence. In the larger cities and towns new communities are opening up, and if we could command the money and men for the fields, we could begin work in many places that would soon mean the organization of new Sunday schools which would later grow into self-supporting churches.

The agency which has accomplished great things for our Baptist churches in the past must be the "John the Baptist" of evangelism for the future, namely, the Colporter-missionary. Thus as many of our Sunday schools and churches have gathered and developed in the past, so must they be in the future. Who will go and when, when and how shall we send?

The call today of the home field, as true as ever, is the call to the hero. He who is humble, consecrated, self-sacrificing, resourceful, untiring, and inspiring in his life and faith, only such men can do this work as it should be and can be done.

These missionaries out in our small fields, poorly supported by numbers and money, personal sacrifice, often as great as any man on any foreign field, often with poor equipment and incompetent working force, without recreation and in many cases without vacation, have a heroic task. They are heroes indeed, engaged in a most unselfish, Christly, and apostolic service.

STUDENT COLPORTER WORK IN WYOMING

There are wonderful possibilities in aggressive Colporter-missionary work through the services of student Colporters in rural districts. The Rev. Joe P. Jacobs, Executive Secretary of the Wyoming Baptist Convention, is enthusiastic regarding the practical results of such work. He writes as follows:

The following is a short story of the work of our two student Colporters in Wyoming last year:

Evan Beck and Lester Raney, a senior and a freshman in William Jewell College, were employed for their vacation period to work in rural districts in Wyoming as Colporter evangelists. They began their work at Dwyer. The Dwyer church had been without a pastor for several years. The membership had moved away until there was not sufficient strength left to maintain a Sunday school. The boys preached each evening, except Saturday, and visited through the day the dry-land farmers in and around Dwyer. As a result of three weeks work a good live Sunday school was organized. There were fourteen who professed faith and nine baptized on July 7. The church has held its regular meetings since that date and now has a pastor who visits it twice each month.

Their next field was Goshen Hole, another dry-farm district about fifteen miles from Dwyer. Here was the Goshen Hole Baptist Country Church holding Sunday school in a schoolhouse. Three weeks were spent on this field in the same way that work was done at Dwyer, preaching in the evening, visiting through the day. The church was greatly revived, and a goodly number added to it.

The closing three weeks of their work was at Golden Prairie, another country church that had been pastorless for a long time, discouraged because of the debt on their building and three successive crop failures until they had ceased to even maintain a Sunday school. As in the other two places, God blessed the ministry of these boys, a wonderful revival broke out, souls were saved, and the church took on new life.

As a result of nine weeks work, three churches were revived, thirty-one persons followed Christ in baptism, and two schoolboys had the richest experience of their lives and returned to college financially able to continue their work through the present year. No better missionary work was ever done in Wyoming than these boys from William Jewell College did last summer.

HOW THE COLPORTER-MISSIONARY DOES HIS WORK

The Rev. A. S. Akin of San Diego, California, writes as follows:

The other day I held an open-air meeting in a large auto camp. Had a Christian sister play the organ for me (as my daughter was sick) and this sister was one of the travelers.

I started with an audience of "O," and she played and I played my tambourine, and soon they began poking their heads out of the tents. Finally gathered together some twenty-one, a large portion boys, but the Lord gave nine boys—youngest twelve, oldest fifteen. Each made a personal acceptance of Christ as his personal Saviour, and I had plenty of time to talk to them and get them started off right in the Christian life. Nine seems to characterize the number of conversions under my ministry of the Word, but I broke the number nine today with another lad of twelve years, led him to Jesus in his own back-yard.

CHAPEL-CAR WORK AT COQUILLE, OREGON

Under the leadership of Rev. J. D. and Mrs. Chappelle of chapel car Good Will, a new church has recently been erected at Coquille, Oregon. The new church has now thirty-six members, with others on the preparation list to swell the numbers from time to time for several weeks. The work of Mr. and Mrs. Chappelle in Oregon has been greatly blessed of God. During the past month, they have had forty-six additions to the churches where they have labored.

CHAPEL-CAR WORK

An Appreciation

The First Baptist Church of North Bend, Oregon, is a growing organization, an institution free of debt, composed of Spirit-filled, prayerful, tithing Christians, who are all eager and working for the advancement of the gospel of Jesus Christ in their city and country.

This may sound boastful to you, but it is mentioned only because of the fact that The American Baptist Publication Society and the Oregon State Convention are directly responsible for this success. One does not have cause to feel proud until acquainted with some accomplishment.

North Bend would doubtless have been still "Baptist" churchless to this day had it not been that the above-mentioned Boards saw fit to send the Chapel Car "Good Will" to the Coos Bay territory, a desert land in regard to fruitage for the Lord.

And so, we, the members of the First Baptist Church of North Bend, wish to express our deepest gratitude to the members of the three Boards:

First, for the sending of the Chapel Car; second, for the selection of such worthy, strong-spirited, capable, and thoroughly Christian missionaries, Mr. and Mrs. J. D. Chappelle, who by diligent effort have succeeded in putting the church on its feet; third, for the money expended in order to

keep the car and missionaries here, thus enabling the church to emerge from a year's struggle free from debt and in a position to furnish a respectable parsonage and support a pastor. In other words, to hold up its head in the community as one of the leading religious centers.

We take this means of showing our appreciation for what has been done and assure you of our good-will and hearty cooperation at all times.

May God's blessing be upon the work of the Chapel Car Missionaries and attend every program launched by our great denomination.

First Baptist Church of North Bend, Oregon.

North Bend, Oregon,
September 24, 1924.

OUR CHAPEL CARS

The present location of the cars and the complete roster of this missionary enterprise carried on cooperatively by the Publication and Home Mission Societies are as follows:

Emmanuel. The Rev. and Mrs. F. I. Blanchard, Colorado.

Evangel. Wyoming.

Glad Tidings. The Rev. and Mrs. W. C. Driver, Arizona.

Good Will. The Rev. and Mrs. J. D. Chappelle, Oregon.

Grace. The Rev. and Mrs. A. C. Blinzinger, Nevada.

Herald of Hope. The Rev. and Mrs. W. F. Newton, West Virginia.

Messenger of Peace. The Rev. and Mrs. Robert Gray, E. Washington.

TABLE OF WORK ACCOMPLISHED

Churches organized	245
Sunday schools organized	446
Meeting-houses erected	189
Pastors settled	292
Conversions	28,845
Baptisms	12,538
Additions otherwise	9,328
Scriptures distributed	45,170

THE WORK OF OUR CHAPEL-CAR AUTOS

The Rev. W. F. Harper, D. D., State Secretary of the Southern California Baptist Convention, speaks of the work of "The Craw-

ford Memorial Chapel Car Auto No. 1," in charge of the Rev. Pablo J. Villanueva as follows:

In the opening of new fields among the Mexican people the one in Belvedere Park has much significance. It is located in a section outside the city limits, and comprises a large area of land which has been opened, subdivided, and sold to Mexicans only. So rapid has been the growth that already thousands of homes have been built. Joined with the two Mexican settlements lying next to it, where we already have churches, this section is in the center of what is rapidly becoming the largest Mexican settlement this side of Mexico City. The auto chapel car with a large tent has been on this field for several months, located on a lot secured by Mrs. Troyer. The Convention has assumed responsibility for the contract. A building is absolutely imperative to care for this work.

One of the outstanding incidents on this new field is the conversion of a young man who for several years has been in the employ of an organization working against the growth of Protestantism. He has been publishing a paper to this end. He seemed, like Paul, out to destroy or take captive every opposing force. As he came into contact with our Mexican Christians an earnest desire was awakened in his heart to know the truth. It was revealed to him by the study of the Word. He accepted the Master, though it meant the cutting off of his every visible means of support for his little family of four. His faith is beautiful, and the Lord has truly honored him in that he has allowed him to suffer many hardships for his sake. This young man hopes to give his life in service to his new-found Master. He is working by day and preaching at night, and is proving a wonderful power on the field.

Another remarkable instance of the work is that of a woman of bad reputation who was converted in another of our Mexican missions, and who was so eager for her own people to hear the story of redeeming love that at her own expense she returned to her former home in Texas, called the members of her own family and her neighbors together, and told them of what Christ had done for her and what he would do for them; and over sixty accepted him as Saviour. She has since become a missionary on the Texas field.

THE NEEDS OF THE HOUR

We venture to suggest some of the things which imperatively need doing.

First of all, the Christianizing of America. Probably not more than twenty per cent. of the people are ever found in the house of worship. America is fast relapsing into paganism. Sunday is ceasing to be a day of worship; it is becoming a day for sport. God is neglected and forgotten, and the nation that forgets God perishes.

Second, there are a great many villages scattered all over the West having no opportunities for religious service. No village ought to be left without New Testament witness. A strenuous effort should be made to vitalize the life of the villages by creating as many preaching and social centers as possible.

A good useful library should be available with books that really help. The day when books of the "Jesse James" and "Uncle Tom's Cabin" order were considered sufficient is past. There should be books on handicrafts—poultry-farming, bee-keeping, fruit and flower cultivation, as well as on social, political, and religious questions. And there should be a course of lectures every winter. It is the intimate personal touch that wins.

Third, another set of problems gathers around the reaching of foreign groups and the reclamation of the slum population of our cities. A live church is always making experiments.

Fourth, the number of the Colporter-missionaries ought to be increased so that it will be certain that every house in every town and village shall be visited at intervals and close contact thus established between the church and the people. The field of service here is vast.

There are many other questions such as a larger and better equipment for Colporter-missionaries, more adequate salaries, and a bigger program of Bible publication and distribution.

URGENT NEEDS

The appointment of a colored Colporter-missionary in Southern California.

Two Colporter-missionaries to work among the Mexicans in Colorado and Kansas.

One Colporter-missionary to work among the Bohemians in Nebraska.

One Colporter-missionary to work among the Norwegians along the Atlantic Coast.

Two Colporter-missionaries to work in Northern Michigan.

Two Spanish-speaking Colporter-missionaries for Cuba and Mexico.

Two Colporter-missionaries for Oregon and Eastern Washington.

The present word to Baptists is " Unite to Conquer."

SOCIAL EDUCATION DEPARTMENT

SAMUEL ZANE BATTEN, D. D., SECRETARY

THE work of Social Service Education, it is evident, is vitally related to the whole task of kingdom service. It is related to evangelism, missions, and religious education. The evangelistic spirit should pervade every plan and effort of the church; and social service should be the spirit and expression of every life and organization.

It has become very evident that social service is vitally related to missionary work, in mission fields themselves, in direct Christian helpfulness, and in opposing great evils in the so-called Christian nations in order that the impact of civilization upon the world may be Christian.

It is evident that there are some serious lacks in our present educational methods. The state through the public school is doing much to train the mind; but it is doing very little to train the young for moral living, for their duties as citizens, and in respect for law. The results show that comparatively little material is furnished bearing upon temperance and such subjects. " With all due allowance for shortened period and unused possibilities, the period for the average child is probably about thirty minutes per year."

A clear and comprehensive outline of the Department's work is as follows:

1. Preparation and distribution of social-service literature.
2. Serving as a clearing-house of social-service information.
3. Preparation of material on aspects of social service for Sunday-school publications.
4. Courses in assemblies and institutes.
5. Representing Northern Baptists in relation with other organizations.
6. Conference with Social Service Commissions of State Conventions.
7. Cooperation with similar departments of other religious bodies.
8. Education in temperance and prohibition, citizenship and respect for law.
9. Brotherhood Education. For six years the department had charge of the Brotherhood work; but for the past six years the promotional work has been in the hands of other agencies. There are many brotherhoods today, and others are being organized, and these want lesson material and literature bearing upon various aspects of social study and work. The department has distributed thousands of leaflets on phases of the brotherhood work, and mentions especially, "Brotherhood Evangelism," "The Brotherhood Program," "Social Studies for Adult Classes, Brotherhoods, and Study Groups," and others.

This is a large task, we readily admit, and it will require many years and many minds to work out the details. Yet by faithful work on our part, possibly through the method of trial and error, we may do something to guide people in the way of the kingdom.

The work of the department naturally falls under the three heads of promotion, cooperation, and information.

I. PROMOTION

It is necessary that the people of our churches develop an interest in community service and be trained for effective work. This demands both a trained leadership and a qualified membership on the part of our churches.

We have published leaflets bearing upon sex education, and opium and narcotics.

We have published much material bearing upon temperance and prohibition. In fact, owing to the importance of this subject, we have majored on this question.

It is affirmed by some that our legislation is ahead of our education. At any rate, while we have prohibition as the law of the land, it is evident that prohibition as a policy is not yet fully grounded in the thought and conviction of many of the people. By legislation, by addresses, by stimulating the presentation of this subject in Associational meetings, the department has kept this subject before our people.

During the year we have distributed about 6,000 copies of the wall chart, "A Citizen's Faith."

The department has secured the publication of a course of studies for assemblies, institutes, and adult classes, on "Citizenship and Law."

The Secretary is chairman of a committee preparing a course of lessons on "The Criminal and the Community." Associated with him are Dean Kirchwey and Dr. Hastings Hart. These lessons will be ready in the very near future.

II. COOPERATION

The department, in cooperation with the Department of Religious Education and other agencies of the denomination, is furnishing courses in community service, temperance and citizenship, rural problems, etc., in Christian workers' institutes and in summer assemblies.

The department cooperates with the State Social Service Commissions, and as far as possible holds a conference with each commission and works out a State program.

The secretary is a member of the Federal Council of Churches and of several committees. Social education by the nature of the case is a cooperative enterprise, and much of our work can be done indirectly.

A Social Education Committee has been formed by the Federal Council, representing many of the church agencies in the field of social education and service, and this committee is studying the

whole field of social thought and activity, is cooperating with various denominational publishing agencies, and is suggesting lesson outlines for various ages and groups in the churches.

III. INFORMATION

The department aims to serve the denomination by being a kind of general clearing-house for social-service information. Many requests for literature bearing upon special topics come to the department, and many thousands of pamphlets are sent out in this way.

In addition, social-service literature is furnished for distribution at State Conventions, institutes, assemblies, and other gatherings. Frequent requests are coming from students in educational institutions for information bearing upon the social work of the denomination and specific social questions.

DEPARTMENT OF RELIGIOUS EDUCATION

WILLIAM E. CHALMERS, D. D., SECRETARY

OUR centennial year has been marked by a careful study by the Board of the needs of our religious educational work, and a determination of policy to guide the future. The Board adopted the following declaration:

The problem of strengthening the local church, and securing for it a trained leadership, therefore, presents itself to us as one of the most important claims on the attention of our denomination and of all the Christian forces of the world. Since The American Baptist Publication Society long ago became much more than a publishing house, and now provides not only a vast amount of literature in the way of Bible-school lessons, helps for teachers, manuals for every form of religious work with children, young people, adults, and all phases of church life, but has also a force of trained workers, both editorial and field, capable, experienced and efficient, it follows that this Society is especially well fitted and

equipped to undertake a definite forward step in this field, and to formulate plans for its enlargement on a comprehensive scale and a permanent basis.

We, therefore, recommend that our plans for the work of Religious Education as it has been committed to us by the denomination be grouped into a threefold division:

I. Leadership Training
II. Church School Program
III. Help for Special Groups

STAFF CHANGES

Our field force has been extended during the year into the new States of New Hampshire, Vermont, and Arizona by the appointment of State directors of religious education. One State directorate was made vacant by death, and two by resignations. A new director has been appointed for Rhode Island, and a part-time director for Minnesota. A veteran in service, Dr. E. M. Stephenson, was retired on pension. Two Negro workers were removed by death. A part-time worker has been appointed for a new field in the person of Mrs. F. Wayland Ayer, Director of Rural Sunday School Work.

DIRECTORS' CONFERENCES

It is a settled policy of the Society to gather the field force in regular conferences to make new programs and secure unity of action. This year the headquarters workers met with directors in three groups. The Central directors met at Lake Geneva, Wisconsin, in September. The Eastern directors met in Philadelphia in December and included a special conference of the New England directors. The Western directors met in Salt Lake City in February.

Building Unified Programs

Splendid progress has been made in the last few years in substituting one plan of instruction and training for Juniors, Intermediates, and Young People in the place of many programs. The educational workers of the Society have been glad to meet the workers of the B. Y. P. U. A. and of the Missionary Education Department of the Board of Education. It is the purpose of these three agencies to continue the Christian Life Program.

CHILDREN'S WORK DIVISION

Miss Meme Brockway

CAN a child be described by giving his height and weight? Does such a statement reveal the sparkling eyes, the curls and dimples, the rosy peach-tinted cheeks, the lilt of laughter, the sudden tears, the glee, the tenderness, and the loyalty summed up in the word "child?" So statistics regarding the work of this division fail to disclose what it means to the children in the Baptist schools and churches when wise, trained, and loving specialists come into many States to direct the work of the Cradle Roll, Beginners, Primary, and Junior Departments; when a director in each Association and a key-woman in each local church carry the best plans that we can devise directly to the workers with children.

At the present time the Society through its Children's Work Division has linked closely to its task two thousand and seven devoted key-women in local Baptist churches. These women are guided by one hundred and sixty-five Associational directors, who in turn are directed by fourteen State leaders of children's work. As this plan progresses, the work of the State women bulks larger and the office duties at headquarters absorb the time previously given to field-work. Under the development of this organization, which originated with our denomination, the Baptist South, Methodist South, Methodist North, and the Disciples' headquarters have found it necessary to employ an assistant to the superintendent of children's work and also additional stenographic help. This is an immediate need in our own work.

PROGRESS IN ORGANIZATION

State Directors. Indiana, Ohio, New York, West Virginia, Colorado, West Washington, Oregon, Northern California, and Southern California have employed State directors on full or part time. Idaho pays traveling expenses, and East Washington, South Dakota, and Utah have directors who work through correspondence. The marked advance of the Pacific Coast States in the last two years is a direct challenge to the East's indifference to the needs of its children.

Associational Directors. With not only a State director of children's work but a director appointed by each Association, Ohio, West Virginia, Colorado, Idaho, Indiana, and West Washington score one hundred per cent. Wisconsin has 12 in 13 Associations; Oregon, less than a year old, 5 in 8; New York, 26 in 42; Northern California, also young, 3 in 10; East Washington, 2 in 6; South Dakota, 4 in 6; Montana and Southern California report no Associational Directors.

Key-women. New York has the largest number of key-women, 513 in 778 churches, and Ohio has the highest proportion, as her 464 key-women give her 97 per cent.

FUNCTIONING OF ORGANIZATION

Each State and Association is ranked by the work accomplished. West Virginia reports 5 Associations of second rank and 4 of third rank; New York, 3 of second rank; Ohio reports 11 attaining first rank, 9 second rank, and 10 third rank; thus every Association has attained honors. Indiana secured second place on last year's report.

Cradle Roll Records. Thirty-six thousand babies are on the Baptist Cradle Rolls reported by 12 States. Ohio leads with 8,637 names, and Indiana ranks second.

Keystone Graded Lessons. Some notable gains are reported; in Colorado where one-third of the schools use Graded Lessons; in West Virginia, 26 per cent.; in Utah, 41 per cent.; in West Washington, 42 per cent.; in Idaho, 49 per cent.; in Ohio and Wisconsin, more than 50 per cent., and in Indiana, 60 per cent.

Departmental Worship. Ohio leads with separate worship in at least two elementary departments in nearly 65 per cent. of her schools; West Washington is second, with 43 per cent.; Wisconsin, with 42 per cent.; Indiana, with 36 per cent.

Teacher-training for Workers with Children. Colorado reports that in 26 per cent. of her schools teachers are seeking training. Ohio follows with 20 per cent.

Books. We are glad to report a remarkable growth in reading. Ohio and New York take first and second place. A total of more than one thousand books have been loaned and read by children's workers in the States where directors are employed.

The Junior Unified Program. This is the second year of our Campaign for the Junior Unified Program, and for the first time the Missionary Education Department at New York and the B. Y. P. U. A. of Chicago cooperated with the Religious Education Department of this Society. We have issued a Junior Manual, a Junior Packet, and new Junior Topics for the Junior Societies. Ohio again wins honors, with a gain of 20 churches using the Unified Program; Indiana, second place, with 19, and Wisconsin, third place, with 16.

Promotion. Our work will advance when the pastors of the Northern Baptist Convention are informed regarding our plans, and therefore we seek the presentation of Children's Work in every State Convention and Associational program. This year almost every State has given a place upon the program to its Director of Children's Work. In the Associational Programs Ohio reports 28 out of 30; Indiana, 20 out of 34; West Washington, 3 out of 4; Colorado, West Virginia, and Idaho, every Association; Oregon, 3 out of 8; Wisconsin, 10 out of 13; South Dakota, 2 out of 6; Southern California, 3 out of 9; Northern California, 7 out of 10; and East Washington, 3 out of 6.

SPECIAL HONORS

The Handwork Exhibit of the Northern Baptist Convention at Milwaukee. The three judges agreed in awarding first place to Colorado where Mrs. C. M. Philbrick is director of children's work. Two judges gave second place to New Hampshire, and one gave equal credit to Colorado, New York, Ohio, and Minnesota.

Organization Honors for 1924-1925. This year at Seattle the beautiful clover pin won in turn by Iowa, New York, and Indiana will be presented for the second successive year to Miss Nellie Dunham, of Ohio.

FIELD CHANGES

Oregon, Colorado, Wisconsin. We are glad to report that the State Conventions and the Publication Society unite in giving some financial support to the work of Miss Louise Hunderup in Oregon. Mrs. C. M. Philbrick in Colorado, and Mrs. O. B. Winne in Wisconsin. These State directors of children's work have proved their worth by previous fine service.

We regret that ill health made necessary the resignation of Mrs. E. O. Butler, the successful and devoted Idaho director. Mrs. W. T. Turner of Shoshone takes her place.

The new State directors of religious education in Arizona and New Hampshire, Miss Myrtle M. Love and Miss Ella B. Weaver, are already promoting children's work, and we welcome their assistance.

SIGNIFICANT FEATURES OF THE YEAR

First is the cooperation of the Missionary Education Department, the B. Y. P. U. A., and the Children's Work Division of the Religious Education Department in the plans for a Junior Correlated Program. Next year we hope for a Junior Unified Program.

For the first time in the history of the Northern Baptist Convention an address upon children's work appeared upon the general program. Ten minutes were allotted to the general director.

"The Vacation and Week-day Schools" were presented in an address during the World Sunday School Convention at Glasgow, Scotland. The Baptist Convention at Washington, D. C., and the Brooklyn Institute were "high-water marks" in audiences each numbering more than a thousand.

The Eastern and Western Directors' Conferences, at Philadelphia and Salt Lake City respectively, for the first time ceased to discuss whether State directors of children's work were needed, and substituted an earnest consideration of ways of financing such workers and securing this greatly desired assistance.

State Conventions are beginning to consolidate all work for children under the leadership of one woman. Indiana and Ohio paved the way; Oregon and Utah now join the ranks.

City Directors of Children's Work in Chicago, Miss Bessie Sue, and in Buffalo, Miss M. Fox, are blazing a new trail toward the light.

Everywhere we find a welcome to the emphasis upon evangelism in the Junior Unified Program. Each Junior teacher was asked to present the claims of the Lord Jesus in a personal separate interview with every boy and girl, and many life decisions resulted.

The delightful but strenuous tour of the Pacific Coast States

was prefaced by young people's rallies in three Idaho towns. Eighteen fine young men and women enlisted as "Life Recruits" for definite Christian service.

"Journeying mercies" attending 32,000 miles by land and sea are humbly and gratefully recognized.

When the General Director recalls that ten years ago one small person was supposed to present children's work from the Atlantic to the Pacific, and that now there is a fine employed and volunteer force of 160 State and Association women, reporting 2,415 addresses and conferences and 90,932 miles of travel, she thanks God and takes courage.

The loyal comradeship at headquarters and throughout the entire field force, and the remarkable support and success of the State and Associational directors inspire deepest gratitude and a fresh realization

> That life no higher task than this can hold,
> To lead the little children to the light.

DIVISION OF LEADERSHIP TRAINING

SELDON L. ROBERTS, DIRECTOR

NEITHER the work nor the Division is new, although the title is. Combining the Institute and Assembly work with the direction of class work and individual study in teacher-training has given opportunity to broaden the plans for all training work and to coordinate and to better standardize the courses of study for each.

Progress has been made in restandardizing the work of Baptist Assemblies and in introducing Standard Training credit courses into our Training Institutes. Future developments in this department will doubtless be in the introduction of Standard Training Schools where possible in place of the older form of popular Institutes.

Class work and Home Study by individuals have made the usual progress during the year with good gains in the number of persons and classes completing courses of study.

Two important conferences with denominational and interdenominational leaders have been held this year in which important matters pertaining to Standard Training work have been discussed and planned. The results of these conferences and action recently taken by the International Council of Religious Education will in time make many changes in our courses of study for Leadership Training.

Headquarters help has been given to Institutes at:

Atlantic City, N. J.	Hartford, Conn.	Sacramento, Calif.
Superior, Wis.	Detroit, Mich.	Modesto, Calif.
Washington, D. C.	Bellingham, Wash.	Selma, Calif.
New York City, N. Y.	Seattle, Wash.	Long Beach, Calif.
Charleston, W. Va.	Tacoma, Wash.	Ontario, Calif.
Rochester, N. Y.	Centralia, Wash.	Fullerton, Calif.
Toledo, Ohio	McMinnville, Ore.	Los Angeles, Calif.
Mt. Hope, W. Va.	Portland, Ore.	
Beckley, W. Va.	Eugene, Ore.	

The general summary of Assembly statistics for 1924 are:

Number of Assemblies, 38.

Enrolment	10,756	Diplomas issued	302
Courses of study	466	Life Decisions	820
Certificates issued	3,354		

Assembly work made marked progress this year in the introduction of better educational methods. The Institute and Assembly work up to October, 1924, was under the efficient direction of Mr. Harry V. Meyer.

GENERAL SUMMARY OF TEACHER-TRAINING WORK

Teacher-training statistics, totals for 1924-1925: Classes, 1,032; pupils, 9,869; units of work (10 class hours with a successful written test), 8,870; certificates, one year, 522; incomplete diplomas, two years, 290; final seals, three years, 199.

WEEK-DAY AND VACATION CHURCH SCHOOL DIVISION

THOMAS S. YOUNG, D. D., DIRECTOR

WEEK-DAY CHURCH SCHOOL

THE Week-day Church School has made marked progress during the past year. There are now more than 600 communities in which schools are being conducted in time released from the public-school day. In these communities there are over 1,500 individual schools.

In these schools certain methods of procedure are coming to stand out clearly as wise and best. Thus: Each community should encourage churches to determine for themselves whether they will conduct schools individually by cooperating, or whether they will join with other churches in creating an interdenominational school. Each council of religious education should provide for both types of schools without prejudice. Teachers should be well equipped, submit to examinations, and be paid.

Superintendents of public schools should have no official relations, but their advice should be accepted as that which it is best to do. Public-school time should be withdrawn from churches which do not make progress toward reasonable standard requirements of the public-school board.

It is found that excellent schools can be conducted at an expense of from $1.50 to $2.50 per pupil for 30 to 34 weeks, the amount varying with character of community and schools conducted.

Seven denominations have placed professional workers in the field to promote these schools.

VACATION CHURCH SCHOOLS

Vacation Church Schools are increasing in numbers and quantity with great rapidity. Approximately 7,000 schools were held in the summer of 1924. Of these Baptists conducted or cooperated with other denominations in conducting over 1,200. Our Baptist schools will average in excess of 100 pupils per school.

Experience has shown that wherever it is at all possible the best results are secured by a church conducting its own school. This is not because of opportunity to teach denominational positions though that can be done, but because of reactions on the church conducting the school. The more important of these are as follows:

1. Value of responsibility for finance, course of study, and providing teachers.
2. Development of workers for further service in the church.
3. Creating visions of new service and methods of getting results in child life.
4. Preparation of children for Christian decision and growth in the Christian life.

The habit of missionary giving by the children is being developed by daily offerings for the extension of the Vacation School Movement. The number of schools and amount given is increasing each year. This offering should not be used for the support of the local school under any circumstances.

Within ten years no self-respecting church will think of omitting the vacation school.

SPECIAL FIELD WORKER

Mrs. Elizabeth M. Finn

CHURCH SCHOOL PROGRAM FOR 1924-1925

THE Campaign for registering "Golden Century Schools" closed on December 31, 1924. This is the third year in our plan to make "Better and Bigger" the schools of the Northern Baptist Convention. West Virginia led in Class I—188 schools, 53.7 per cent.; Northern California led in Class II—98 schools, 67.1 per cent.; Idaho led in Class III—38 schools, 90.4 per cent., and Detroit led the cities with all schools registered—100 per cent.

The plan this year called for no registration fee, but urged the return of the loose-leaf enrolment form with interesting facts entered thereon. These pages are coming to us, and are placed in the permanent record "Golden Century Schools" book. The

Department is thus obtaining valuable and interesting data about our schools. The progress of the last few years as recorded on these pages is remarkable.

Not so many schools were registered this year, but a more intensive study of the local situation is noticeable. Plans are already under way for the 1925-1926 Program.

CHRISTIAN LIFE PROGRAM FOR YOUNG PEOPLE, INTERMEDIATES, JUNIORS

We have at last built a cooperative program in which the B. Y. P. U. A, the Department of Missionary Education of the Board of Education, and the Department of Religious Education of The American Baptist Publication Society have united to reach all the young people of the Northern Baptist Convention from nine to twenty-four years, inclusive. The results have been beyond our expectation—not in organizations enrolled, but in interest aroused in a real educational outlook. Our young people are learning through this year's program to demand the best.

"Service" has carried the themes, and three manuals—Senior, Intermediate, and Junior—have been prepared for "Suggested Activities."

Three Packets have been prepared—one upon Religious Education and Evangelism for Intermediates and Seniors; one upon Missionary Education and Stewardship for Intermediates and Seniors; and one for the Juniors.

The Manuals are free to enlisting groups. It was necessary to put a nominal charge on the packets.

Almost 2000 groups have shown their willingness to adopt "The Christian Life Program," and although the formal registration closed on December 31, 1924, requests are daily received.

It has been the privilege of the Special Field Worker to introduce this program in Association, Convention, institute, and by church visitation in the East, and by correspondence in the far Western States.

FIELD SERVICE

A week of service was given to Glens Falls, N. Y., in planning for city-wide vacation and week-day schools.

Courses were given in assemblies in New Jersey, Vermont,

Eastern and Western Pennsylvania, Michigan, and Ohio. Two weeks were spent in the Girls' Camp of the Philadelphia Sunday School Association, where three courses were taught.

Courses have been taught in institutes held in Glens Falls, N. Y., Rochester, N. Y., Washington, D. C., and Brooklyn, N. Y. Pennsylvania and West Virginia conventions were attended.

Associations were addressed in Pennsylvania, New Jersey, Vermont, West Virginia.

Two weeks' service in the interest of the "Christian Life Program" were given to West Virginia and to Vermont, where a different town was visited each day. One week of like service was given to Buffalo, N. Y., and vicinity.

Many local churches have received help.

It has been a year of building denominational loyalty through our programs for church schools and young people.

RURAL CHURCH

Mrs. F. Wayland Ayer

WE hear a good deal about the "inferiority complex" of rural folk. Unquestionably city people have fostered this attitude by an overemphasis of the alluring possibilities and privileges of city life. This bespeaks a lack of knowledge of actual conditions in rural communities and also indicates a failure to realize the psychological fact, namely, that human nature is drawn as by a magnet to that which is distant or unknown.

Opportunity to live in the country; to hear God speak through the voice of nature; to cooperate with him in the development of the fields, are all a part of the charm of life in the country. The problems of distance; of transportation; of the lack of group companionship; the inheritance of traditional jealousies, all contribute on the other hand to a sense of aloneness that is both irksome and difficult during the enthusiasms of youth.

November 7, 1924, Doctor Chalmers called together a group of leaders in rural work for an all-day conference. The day was more than worth while in its opening up both problems and possibilities and privileges. We recognized that our Publication Society

faces the necessity to edit publications in the light of rural community needs.

The necessity is to show what may be accomplished in scores of other communities with the kind of trained leadership that recognizes the opportunity for "big jobs in little churches" and sees the need for intensive farming in churches as well as in farms."

The rural church should serve the community and in doing so has opportunity to cooperate with many splendid agencies, like the Grange, Farm Bureau, the Home Economic Bureau, etc. Through these agencies it is possible to unite communities hitherto at variance denominationally, and to develop recreational and educational programs of the highest order. Objectives for rural life must shape the program of achievement with high educational ideals. Such a program would call, first, for a survey of the community—one that would include every-family visitation, tabulation of social and religious needs, a recognition of limitations and obstacles, as well as of needs and possibilities.

Doctor Brown urged the need for cooperating with the Sunday School Publications Department, and promised the willing help of the editorial staff in carrying out the needs already mentioned.

At the National Conference of the American Country Life Association, held at Columbus, November 8-11, the subject was "Religion in the Country Life." Nearly 300 attended, a majority pastors of rural and small-town churches. All agreed that the churches and the denominational agencies have failed to meet the need of the rural community.

It was encouraging to hear that a majority of our State schools of agriculture have a "school of religion" department, and are endeavoring to put the work in rural communities into attractive forms. Hearty cooperation with such efforts may make the medical rural missionary as compelling a call as that of the medical missionary abroad.

Religious education, despite the exodus from country to city and the fact that there are two million more children in the country than in the city, has used only the city for a laboratory. There has been no adaptation of its material to the country.

In the three months, through correspondence with the national leaders, both in the North and the South, we have gathered

together such material as has been published by friends in other denominations. All leaders report two facts: (1) The scarcity of material of value; (2) the great need for carefully prepared literature and lesson material.

While findings from surveys already made are of great value it seemed that a personal knowledge of some of our rural-church work would be a help in formulating programs and plans for written material. The director will give a week each in several States. These days will be spent in conference with groups of pastors, superintendents, and workers in rural communities. The endeavor will be to learn from those actually doing the work what is the most immediate need and how to use the splendid forces in the Publication Society for the preparation and distribution of material.

REPORTS OF THE DIRECTORS OF RELIGIOUS EDUCATION

BUFFALO, New York, F. H. Willkens, Director.—A strong committee on religious education is beginning to function successfully. The Better and Bigger Campaign has been a means of close cooperation between the schools and the director. Eighteen training-classes last year. Three churches over the top in raising building funds for modern church-school buildings. The young people have taken enthusiastically to the Christian Life Program. A children's worker, Miss Bertha Fox, commenced her work in January, 1925.

Chicago, Rev. W. R. Jewell, Director.—Much time has been spent in conference and pulpit, getting acquainted with the local fields. Service is given to the Baptist Training School and Northern Baptist Seminary in regular teaching. More than fifty young people have dedicated their lives to some form of definite Christian service.

Colorado, W. F. Ripley, Director.—A vigorous organization among the Baptist young people of Wyoming has been formed. More institutes held than during any previous year. Present indications point to high-water mark in the realm of teacher-training. No assembly was held in Colorado or in Wyoming on account of

the B. Y. P. U. A. Convention. This year we plan to hold one in Wyoming and three in Colorado.

Connecticut, O. P. Campbell, Director.—Number of Vacation schools, 16; number of Sunday schools, 121; enrolled in Sunday schools, 14,766; number of young people's groups, 112.

Detroit, Ben T. Leonard, Director.—Daily vacation Bible schools increased from 25 to 34 in the year 1924. Fifteen schools were held in Negro churches. In the Christian Life Program every Young People's Union is enrolled; there were also a number of enrolments from Intermediate Unions. A five-day institute was held January 5-9, 1925. The annual banquet of the Young People's Union, at which more than 1,000 young people sat down, was the closing event.

Idaho, A. Lawrence Black, Director.—Daily vacation Bible schools are constantly stressed, and year by year the number is increasing. Teacher-training is a permanent fixture. The Better and Bigger program is taking better than ever, registrations being noteworthy. The Christian Life Program has been enthusiastically accepted by the young people. "The best program yet." Quite an impetus has been felt in the organization of new junior and intermediate groups, due in large measure to the emphasis placed upon correlation in our churches. Perhaps the greatest asset to Idaho's religious life is the summer assembly.

Illinois, Louis H. Koehler, Director.—The demand for leadership training so great that a second summer assembly has been organized. Are cooperating with the International Council of Religious Education and conducting interdenominational training-schools in various parts of the State. Loan library a great feature, the result being seen in the many calls received for regrading church schools.

Indiana, O. R. McKay, Director.—(1) An extension of our assembly work being made by the addition of a new assembly. (2) Approximately ninety schools held last year. (3) A new interest in week-day religious education. (4) A growing demand for better instruction. A considerable interest in Golden Century enrolment was shown, but it did not appeal to the workers as a dollar registration did.

Iowa, Victor N. Witter, Director.—Healthy growth rather than any sensational or spectacular undertaking. Items of growth are: (1) State committee of religious education. (2) Established religious education committees in five Associations, and carrying out institute work. (3) Enrolled in Better and Bigger Campaign 49.4 per cent. of our Sunday schools; also large number of organized classes, especially young people's. (4) Held twelve Intensive Training-schools for vacation schools over the State with three teams carefully trained. (5) Five week-day schools of religion in the State. (6) A State-wide organization for younger Baptist boys in process of organization. (7) The young people's work is making progress, the Christian Life Program being generally used. The young people built and dedicated a young people's building on the Iowa Baptist Assembly Ground at Iowa Falls. (8) A religious education loan library established at State Convention headquarters.

Maine, Fletcher H. Knollin, Director.—Last year sixty units of credit were granted toward the Standard Teacher-training Certificate, and nine one-year certificates were issued. To this must be added the work of the summer schools, where were 256 persons, representing seventy-three churches. Over six hundred were engaged, in one way or another, in preparing themselves for leadership.

Massachusetts, Miles W. Smith, Director.—Fifty-one church vacation schools were conducted either wholly or in large measure by our Baptist churches, which enrolled 5,707 pupils. Rev. Miles W. Smith, newly elected director of religious education, began his duties June 15, 1924. Two important aspects of the work of the department deserve mention: The School of Methods of the New England Baptist Conference at Ocean Park, Maine; and The Boston Baptist Workers' Union, which has entered upon its fourth year of service to the churches of greater Boston.

New Jersey, O. F. Laegeler, Director.—The outstanding achievement has been the growth in the type of educational work accomplished at Peddie Summer Assembly, which is now standardized—a ten-day school. The Afro-American Assembly, under the auspices of the New Jersey Baptist Convention and the Afro-American Convention, more than doubled in numbers, showing the

growing interest in this type of educational work among our Negroes. The Foreign-speaking Assembly, under the auspices of the New Jersey Baptist Convention and The American Baptist Home Mission Society, had an enrolment of 42, representing seven different States. Personal interviews relative to the educational program in the local church have been an outstanding feature of this year's work. Another advance has been the growth of our church vacation Bible schools.

New York, C. W. Briggs, Director.—Religious Education Department, New York State Convention, a going concern all the past year. Splendid work done in children's division. Distinct progress made in young people's field, and in field of increased numbers of week-day church-school projects. Exceptional progress in finding our working relationship with the new merger of Sunday-school forces in New York State. Baptists ahead of all other denominations in cooperating in the programs of the new State Council.

Ohio, Wilson A. Holmes, Director.—A great number of our church schools through their regular monthly meetings of workers plan their programs. There is a very marked increase of interest for the training of leadership. Many new intermediate groups have been organized and in churches where the work with intermediates was very poor, new life has come with the help of the Christian Life Program material. The standard of our Assembly was raised to meet the requirements of the international training-schools. Week-day schools of religious education multiplying rapidly, both in the cities and rural communities.

Pennsylvania, John W. Elliott, Director.—The outstanding event was the organization of the Pennsylvania Baptist Young People's Convention, perfected at Pittsburgh, in October. Plans were made for future work, and the denomination can depend upon the young people of Pennsylvania to do some worth-while things in the future.

South Dakota, W. H. Bayles, Director.—The 72 churches in the State have Sunday schools in session 12 months of the year, 12 had church vacation schools, and 15 have week-day church schools. In teacher-training the advance over the former years was most

significant, 99 units of credit being awarded, as against 16 the previous year. A notable growth of interest among the organizations of young people; 27 groups of young people have definitely enlisted in the Christian Life Program.

Washington, T. H. Hagen, Director.—(1) One hundred per cent. increase of enrolment in the Better and Bigger Campaign. (2) Sixty-seven per cent. of the baptisms in the Convention field were from the Sunday school. (3) A series of conferences with headquarters leaders. (4) A building and equipment program for the Burton Assembly which will total at least $7,000.

West Virginia, A. B. Withers, Director.—We have tried to stress the following lines of work: (1) Nothing in all our experience has so helped our Sunday schools toward efficiency as has the Better and Bigger Program. (2) "The Christian Life Program." (3) Seventy-nine new classes and a goodly number of old classes have been in training for service. Through institutes, Conventions, and assemblies also this work has been pushed. (4) Our two assemblies were a great success. (5) A goodly increase in vacation schools, perhaps as many as all other denominations put together.

Wisconsin, C. Clayton Browne, Director.—Eight Intensive Training Schools for vacation church-school workers are planned. The greatest assembly ever held in Wisconsin is in prospect. Associational meetings were well attended, and received the message of religious education with enthusiasm. The young people have reorganized.

REPORT OF THE TREASURER

BUSINESS DEPARTMENT

COMPARATIVE STATEMENT OF SALES

Fiscal Year 1923-1924	Phila.	Boston	Chicago	Kansas City	Los Angeles	Toronto	Total	Increase over Last Year
Merchandise	[1] $256,873.47	$47,811.58	$111,954.31	$189,548.85	$52,710.28	$39,039.39	$697,937.88	
Periodicals	372,008.82	79,607.76	224,449.35	101,559.49	47,882.43	49,376.86	874,884.71	
	$628,882.29	$127,419.34	$336,403.66	$291,108.34	$100,592.71	$88,416.25	$1,572,822.59	
Fiscal Year 1924-1925								
Merchandise	[1] $260,512.79	$55,594.20	$112,986.30	$187,996.03	$56,131.69	$39,474.49	$712,695.50	
Periodicals	361,658.26	80,708.39	226,027.80	100,046.80	54,235.73	48,309.58	870,986.56	
	$622,171.05	$136,302.59	$339,014.10	$288,042.83	$110,367.42	$87,784.07	$1,583,682.06	$10,859.47

[1] Includes Seattle Agency.

STATEMENT OF BUSINESS OPERATIONS

For the Fiscal Year ended April 30, 1925

Income

From Merchandise and Periodical Sales:			
Philadelphia	$524,341.58		
Boston Branch	35,013.80		
Chicago Branch	88,419.11		
Kansas City Branch	74,660.24		
Los Angeles Branch	29,338.46		
Toronto Branch	25,081.17		
		$776,854.36	
From:			
Advertising	$16,826.28		
Cassady Estate	203.50		
Interest on Investments	15,311.12		
Interest on Bank Balances	1,920.15		
		34,261.05	
From Rents:			
Roger Williams Building	$75,407.06		
Less space occupied by the Society	24,420.45		
	$50,986.61		
Judson Press Building	$25,080.00		
Less space occupied by the Society	8,400.00		
	16,680.00		
		67,666.61	
			$878,782.02

Expenses

Salaries:			
Executive and Clerical	$139,689.80		
Editorial, Sunday-school Publications	26,791.13		
Twelve Pensioners	6,539.68		
Editing Year-Book	500.00		
		$173,520.61	
Interest:			
Roger Williams Building Mortgage	$12,000.00		
Annuity Funds	126.18		
Permanent Funds	3,600.00		
		15,726.18	
Discount and Exchange		388.39	
Branch Houses, Salaries and Expenses:			
Boston	$31,422.56		
Chicago	58,321.63		
Kansas City	55,797.02		
Los Angeles	24,453.78		
Toronto	18,368.73		
		188,363.72	
Uncollectable Accounts:			
Philadelphia	$1,127.66		
Branches	1,679.23		
		2,806.89	
Forward		$380,805.79	$878,782.02

Amounts brought forward		$380,805.79	$878,782.02
Depreciation:			
Bindery, ten per cent.	$2,132.91		
Composing Room Plant, ten per cent.	1,737.38		
Foundry, ten per cent.	582.85		
Power Plant, ten per cent.	2,704.78		
Press Room Machinery, ten per cent.	6,953.72		
Stereotype and Electrotype Plates, ten per cent.	11,049.26		
Furniture and Fixtures, Philadelphia, ten per cent.	2,389.90		
Furniture and Fixtures, Branches, ten per cent.	2,141.92		
Motor Truck, fifty per cent.	259.29		
		29,952.01	
Roger Williams Building:			
Upkeep	$4,409.91		
Light, Fuel, and Power	4,578.50		
Taxes and Water Rent	14,318.96		
Commission on Rents	2,208.58		
Salaries	11,686.48		
		$37,202.43	
Judson Press Building:			
Upkeep	$3,954.10		
Taxes and Water Rent	4,246.17		
Salaries	2,880.00		
		11,080.27	
General Expenses:			
Advertising, general		24,994.59	
Advertising, special		22,364.05	
Commission Advertising		3,116.10	
Insurance		2,411.30	
Freight and Expressage		14,434.98	
Stationery		12,183.97	
Traveling		5,725.40	
Conventions, domestic		1,136.90	
Convention, Glasgow, Scotland		682.00	
Golden Century		3,326.97	
Annual Meeting		1,361.82	
Telephones and Telegraph		1,827.18	
Copyrights		10,902.83	
Auditing		1,100.00	
Legal		922.84	
Postage		41,103.04	
Premium on Surety Bonds, Employees		124.52	
Premium on Group Insurance, Employees		4,985.52	
Appropriation International Council of Religious Education		910.00	
National Association Book Publishers		250.00	
Booksellers Association, Dues		35.00	
Chestnut Street Business Men's Association, Dues		10.00	
Contingent		1,990.90	
Repairs and Supplies		3,261.35	
Miscellaneous		3,439.68	
			621,641.44
Balance carried forward			$257,140.58

Balance brought forward		$257,140.58
Distributed as follows:		
To Religious Education Work in Canada ..	$500.00	
To Book Publication Fund Income	1,230.48	
*To Business Working Capital	51,082.02	
*To Pension Reserve Fund	127,705.05	
*To General Field Department for Chapel Car Autos	12,770.51	
*To General Field Department for Religious Education Endowment Fund	63,852.52	$257,140.58

* Distribution authorized by the Board of Managers, February 4, 1925.

GENERAL FIELD DEPARTMENT

RECEIPTS

Cash on Hand, April 30, 1924:		
In General Account	$89,896.52	
In Special Account, uninvested funds for special purposes	11,529.39	
In Special Account awaiting investment	5,040.86	$106,466.77
Contributions:		
Churches, Sunday schools, Young People's Societies, and Individuals	$146,646.45	
For Specific Purposes	2,304.44	
Mrs. H. S. Hopper for General Work	1,173.75	
Legacies	16,673.97	
Income from Investments (including Annuity investments).	125,511.63	
Income from John P. Crozer Memorial Fund	3,333.60	
Income from Estate James B. Crosby	2,243.16	
Matured Investments and Sales of Real Estate and Securities	552,250.00	
New Annuities	56,519.02	
Additions to Permanent Funds	11,433.73	
Colporters' Collections for The American Baptist Home Mission Society	2,556.51	
Interest on Bank Balances	2,456.61	
Bible and Book Sales by Colporters	11,397.97	
German Baptist Publication Society	750.64	
Swedish Baptist Conference	128.85	
American and Foreign Bible Society	150.00	
American Bible Union	500.00	
Sale of Equipment	156.40	
American Baptist Home Mission Society, account of Field Salaries and Expenses	1,000.00	
Refunds on Expenses, etc.	1,721.31	
American Baptist Home Mission Society, Correspondence Course	961.59	
Fees from Correspondence Course	202.00	
Miscellaneous Receipts	146.31	
Donation by Business Department for Auto Chapel Car ...	12,770.51	
Donation by Business Department for Religious Education Endowment Fund	63,852.52	1,016,840.97
		$1,123,307.74

PAYMENTS

Salaries and Expenses, Secretaries and Field Workers	$151,637.01	
Pensions to Retired Workers	2,884.20	
Salaries and Expenses, Headquarters	20,899.14	
Payments on account of Annuity Funds	79,221.31	
Daily Vacation Bible School	11,419.16	
Bible and Field Department Merchandise	638.98	
Postage and Expressage	1,575.94	
Publication of Foreign Language Papers	4,557.88	
Repairs to Equipment	1,354.77	
New Equipment	2,811.44	
Traveling Expenses	505.91	
Premiums on Employees Insurance	1,753.51	
Fire Insurance	1,764.44	
Audit and Legal Expense	1,965.00	
Board Meeting Expense	829.21	
Taxes on Real Estate	3,108.93	
Advertising	292.04	
Annual Meeting Expense	525.28	
American Baptist Home Mission Society, Colporters' Collections	2,518.22	
Investments	617,834.04	
Accrued Interest and Commission on Investments	5,186.20	
Payments on account of Specific Contributions	165.00	
Home Missions Council	150.00	
International Sunday School Council	1,800.00	
Subscriptions to Religious Newpapers for Pastors	196.00	
Correspondence Course	858.35	
Miscellaneous Expense	1,374.78	
Business Department, Merchandise and Rent	45,031.05	
Specific Fund	300.00	
		$963,157.79
Cash on Hand, April 30, 1925:		
In General Account	$76,435.49	
In Special Account, uninvested funds for special purposes	22,369.17	
In Special Account awaiting investment	61,345.29	
		160,149.95
		$1,123,307.74

BUSINESS DEPARTMENT

SECURITIES

Mortgages and Ground Rents:

Philadelphia		$13,000.00

Bonds:

Par Value		*Book Value*	
$5,000.00	Allentown Terminal R. R. Co., First Mtg Gold	$5,000.00	
10,000.00	Baltimore & Ohio R. R. Co., Equipment Trust of 1923	9,729.40	
10,000.00	Baltimore & Ohio R. R. Co., First Mtg Gold 5s	9,850.00	
25,000.00	Baltimore & Ohio R. R. Co., Southwestern Division, First Mtg Gold 5s	24,500.00	
5,000.00	Central of Georgia, Equipment Trust, Ser. "O"	4,931.06	
15,000.00	Central R. R. Co. of New Jersey, Equipment 5s, Ser. "J"	14,774.40	
5,000.00	Chesapeake & Ohio Ry Co., First Consolidated Mtg 5s	5,000.00	
5,000.00	Chesapeake & Ohio Northern Ry Co., First 5s, 30 Year Gold	4,725.00	
7,000.00	Chicago, Indianapolis & Louisville Ry Co., Refunding Mtg 4 per cent. Gold, Ser. "C"	6,151.25	
5,000.00	Chicago & Northwestern Ry Co., Equipment Trust 5s., Ser. "O"	5,000.00	
4,000.00	Chicago Union Station Co., First Mtg Gold, Ser. "A"	3,655.00	
15,000.00	Cleveland Union Terminals Co., First Mtg Sinking Fund Gold, Ser. "B"	14,550.00	
8,719.35	Commonwealth of the State of Pennsylvania, 4¼s, Registered	8,000.00	
10,000.00	Delaware River R. R. & Bridge Co., First Mtg 4 per cent. Gold	9,487.50	
1,000.00	Kansas City Terminal Ry Co., First Mtg 4 per cent Gold	847.50	
3,000.00	Lehigh Valley R. R. Co., Annuity 4½s, Registered	2,700.00	
5,000.00	Lehigh Valley R. R. Co., Annuity 6s, Registered	5,000.00	
10,000.00	New York Central Equipment Trust of 1922	10,000.00	
4,000.00	New York Central Lines, Equipment 4½s, 1922	3,779.28	
5,000.00	New York Central Lines, Equipment Trust 5s, 1922	5,000.00	
28,000.00	New York Central Lines, Equipment Trust 5s, 1924	28,000.00	
5,000.00	New York Connecting R. R. Co., First Mtg 4½s Gold, Ser. "A"	4,412.50	
15,000.00	Norfolk & Western Ry Co., Equipment Trust 4½s, Series of 1922	14,700.00	
10,000.00	Norfolk & Western Ry Co., Equipment Trust 4½s, Series of 1924	9,774.84	
10,000.00	Pennsylvania R. R., General Equipment Trust 5s, Ser. "B"	9,923.00	
9,000.00	Pennsylvania R. R., General Equipment Trust 5s, Ser. "A"	9,000.00	
	Forward	$228,490.73	$13,000.00

	Amounts brought forward	$228,490.73	$13,000.00
3,000.00	Pennsylvania R. R., General Equipment Trust 4½s, Ser. "C"	2,973.00	
6,000.00	People's Passenger Ry Co., Stock Certificate, Registered	4,680.00	
8,000.00	Pittsburgh, Bessemer & Lake Erie R. R. Co., Consolidated First Mtg 5s	8,000.00	
20,000.00	Pittsburgh, Cincinnati, Chicago & St. Louis R. R. Co., General Mtg 5s Gold, Ser. "B"	19,800.00	
4,000.00	Pittsburgh, Youngstown & Ashtabula Ry Co., First General Mtg 5s, Ser. "B"	3,960.00	
10,000.00	Reading Company, 5 per cent. Equipment Trust Certificates, Ser. "J"	9,903.50	
9,000.00	Reading Company, Equipment Trust 4½s, Ser. "G"	8,857.09	
18,000.00	Southern Pacific Co., (San Francisco Terminal), First Mtg 4s	14,777.50	
20,000.00	Southern Pacific Co., Equipment Trust 5s, Ser. "G"	19,884.50	
10,000.00	Southern Railway, 5½ per cent. Equipment Trust Gold, Ser. "W"	10,000.00	
4,000.00	Southern Railway, First Consolidated Mtg 5s Gold	3,985.00	
1,860.66	Wilmington Light & Power Co., First Mtg 5s	1,600.00	$336,911.32
	STOCK:		
14 shares	Chester Gas Co.	$560.00	
50 "	Chester Street Railway Co.	4,500.00	
40 "	Huntington & Broadtop Mountain R. R. & Coal Co. (Preferred)	760.00	
50 "	Lehigh Coal & Navigation Co.	3,450.00	
70 "	Little Schuylkill Navigation R. R. & Coal Co.	2,817.50	
102 "	Pennsylvania R. R. Co.	4,717.50	
60 "	United New Jersey R. R. & Canal Co.	11,443.17	$28,248.17
	CERTIFICATE OF DEPOSIT:		
Par Value		*Book Value*	
$4,000.00	Kansas City Ry Co., First Mtg Gold 5s, deposited with the Pennsylvania Company for Insurance on Lives and Granting Annuities Depository	$3,100.00	$3,100.00
			$381,259.49

GENERAL FIELD DEPARTMENT

SECURITIES

Mortgages, Real Estate:		
Guaranteed by The Philadelphia Co. for Guaranteeing Mortgages:		
Philadelphia	$117,000.00	
Chester, Pa.	3,000.00	
Narberth, Pa.	4,500.00	
Philadelphia, Pa.	14,500.00	
Tyrone, Pa.	1,700.00	
		$140,700.00
Notes secured by First Mortgage Real Estate:		
H. B. and Eleanor L. Foskett	$2,500.00	
A. V. and Artemacy King	1,000.00	
Nathaniel Steingold	16,000.00	
M. A. Stover	4,000.00	
Young Brothers Realty Company	25,000.00	
		48,500.00

BONDS:

Par Value		*Book Value*	
$5,000.00	American Telephone & Telegraph Co., Collateral Trust Mtg 4s	$4,607.50	
10,000.00	Armour & Co., Real Estate, First Mtg 4½s	9,375.00	
5,000.00	Asheville Power & Light Co., First Mtg 5s	4,750.00	
5,000.00	Atchison, Topeka & Santa Fé Railway, Convertible 4s	3,625.00	
25,000.00	Atchison, Topeka & Santa Fé Railway Co., First 4s, Rocky Mountain Division	20,687.50	
10,000.00	Atchison, Topeka & Santa Fé Railway Co., First & Refunding Mtg 4½s	9,400.00	
3,000.00	Atchison Transcontinental Short Line, First 4s	2,707.50	
9,000.00	Atlanta & Charlotte Air Line Railway Co., First Mtg 30 Year Gold, Ser. B	8,987.50	
15,000.00	Atlantic City Gas Co., First Mtg Sinking Fund 5s	13,750.00	
10,000.00	Austin & Northwestern R. R. Co., First Mtg Gold 5s	10,000.00	
5,000.00	Baldwin Locomotive Works, First Mtg 5s, Sinking Fund	5,000.00	
10,000.00	Baltimore & Ohio R. R. Co., Refunding & General Mtg 5s	10,000.00	
5,000.00	Baltimore & Ohio R. R. Co., First Gold 4s	3,900.00	
30,000.00	Baltimore & Ohio R. R. Co., First Mtg Gold 5s	29,800.00	
5,000.00	Bangor & Aroostook R. R. Co., First Mtg 5s.	5,000.00	
10,000.00	Beech Creek R. R. Co., First Mtg 4s, Registered	9,025.00	
6,000.00	Bethlehem Steel Co., Purchase Money & Improvement 5s	6,000.00	
10,000.00	Bethlehem Steel Co., First Extension Mtg 5s	9,400.00	
2,000.00	Boro of Aldan, Delaware County, 4s	2,000.00	
30,000.00	Brandon College, 20 Year Gold Bond 6s	30,000.00	
2,000.00	Broadway & Seventh Ave. R. R. Co., First Consolidated Mtg 5s	1,400.00	
10,000.00	Buffalo & Susquehanna R. R. Corp., First Mtg Gold 4s	8,100.00	
15,000.00	Burlington, Vt. Gas Light Co., First Mtg 5s.	15,000.00	
1,000.00	Carbondale, Pa. Railway Co., General Mtg 5s	1,000.00	
5,000.00	Central Illinois Light Co., First Refunding 5s	4,900.00	
	Forward	$228,415.00	$189,200.00

	Amounts brought forward	$228,415.00	$189,200.00
1,000.00	Central Pacific Railway Co., Through Short Line, First Mtg Gold 4s	856.25	
10,000.00	Central Pacific Railway Co., First Refunding Mtg Gold 4s	8,762.50	
10,000.00	Chesapeake & Ohio Railway Co., General Mtg 4½s	9,475.00	
20,000.00	Chesapeake & Ohio, Equipment Trust Gold 5s, Ser. V	20,000.00	
15,000.00	Chesapeake & Ohio Northern Railway Co., First Mtg 30 Year Gold, 5s	14,981.25	
5,000.00	Chester, City of, Funding 3½s	4,600.00	
10,000.00	Chicago, Burlington & Quincy R. R. Co., (Illinois Div.) First 4s	9,000.00	
3,000.00	Chicago & Eastern Illinois R. R. Co., First Consolidated Mtg 6s	3,000.00	
15,000.00	Chicago & Northwestern Railway Co., Equipment Trust of 1922, Ser. M	14,599.10	
20,000.00	Chicago & Northwestern Railway Co., First & Refunding Mtg 5 per cent. Gold	19,147.50	
10,000.00	Chicago & Northwestern Railway Co., Equipment Trust 5s, Ser. O	10,000.00	
5,000.00	Chicago, Milwaukee & St. Paul Railway Co., Refunding & General 4½s A	4,780.00	
1,000.00	Chicago Railways Co., First Mtg 5s	1,000.00	
2,000.00	Chicago Railway Co., Gold (P. M. Mtg)	1,470.00	
15,000.00	Chicago Union Station Co., First Mtg 4½s	13,500.00	
11,000.00	Chicago Union Station Co., First Mtg Gold, Ser. A, 4½s	10,120.00	
1,000.00	City & Suburban Railway, Consolidated 4s, Gold	750.00	
5,000.00	City of Seattle, Wash., Seattle Water Extension Bond 1920, Ser. WZ-1	5,000.00	
1,000.00	Cleveland Electric Illuminating Co., First Mtg 5s	1,000.00	
10,000.00	Cleveland Union Terminal Co., First Mtg Sinking Fund Gold, Ser. B	9,975.00	
5,000.00	Columbus Power Co., First Mtg 5s, 30 Year Gold	4,805.00	
10,000.00	Columbus Railway Co., First Consolidated Mtg 4s	8,040.00	
10,000.00	Columbus Railway Power & Light Co., First Refunding & Extension 5s	9,700.00	
5,000.00	Commonwealth Edison Co., First Mtg 5s	5,000.00	
1,280.65	Commonwealth of the State of Pennsylvania, 4¼s, Registered	1,175.00	
5,000.00	Connecting Railway Co., First Mtg 4 per cent. Gold	4,437.50	
5,000.00	Consolidated Traction Co., of New Jersey, First Mtg 5s	5,000.00	
10,000.00	Consumers' Power Co., First Lien & Refunding 5s	9,990.00	
10,000.00	Dayton Union Railway Co., Mtg Bond, 4s	8,800.00	
20,000.00	Delaware River R. R. & Bridge Co., First Mtg 4s Gold	16,720.00	
10,000.00	Detroit Terminal & Tunnel Co., First Mtg 50 Year Gold 4½s	9,187.50	
5,000.00	Electric & People's Traction Co., Registered 4s	5,000.00	
10,000.00	Elmira & Williamsport R. R. Co., Income 5s	10,000.00	
10,000.00	Erie & Jersey R. R. Co., 50 Year Sinking Fund 6s	10,000.00	
20,000.00	Erie R. R. Co., Prior Lien 4s	20,000.00	
6,000.00	Fidelity Savings & Loan Association of Los Angeles, Calif., 7 per cent. Certificate of Investment	6,000.00	
1,000.00	Franklin, Ind., Water, Light & Power Co., First Mtg 5s	1,000.00	
5,000.00	Georgia R. R. & Banking Co., 30 Year 6s	5,000.00	
10,000.00	Georgia Railway & Power Co., First Refunding 5s	9,200.00	
4,000.00	Grand Rapids, Grand Haven & Muskegon Railway Co., First Mtg 5s	3,750.00	
10,000.00	Great Northern Railway, Equipment Trust 5s, Ser. B	9,605.80	
	Forward	$552,842.40	$189,200.00

	Amounts brought forward	$552,842.40	$189,200.00
10,000.00	Great Northern Railway Co., First & Refunding Mtg 4¼s Gold, Ser. A	9,112.50	
5,000.00	Harrisburg Light & Power Co., First & Refunding Mtg 5s	5,000.00	
5,000.00	Hocking Valley, Equipment Trust, Series of 1923	4,783.50	
24,000.00	Illinois Central, Equipment Trust 4½s, Ser. I	23,189.90	
5,000.00	Illinois Central, Equipment Trust 5s, Ser. J	4,879.43	
11,000.00	Illinois Central, Equipment Trust 4½s, Ser. K	10,739.30	
5,000.00	Illinois Central R. R. Co. & Chicago St. Louis & New Orleans R. R. Co., Joint First Refunding Mtg. 5 per cent., Ser. A	4,781.25	
1,000.00	Illinois Northern Utilities Co., First & Refunding Mtg 5s	1,000.00	
3,000.00	Indiana, Columbus & Eastern Traction Co., General & Refunding Mtg 5s	3,000.00	
11,000.00	Interboro Rapid Transit Co., First Refunding 5s	10,945.00	
2,000.00	International Mercantile Marine Co., First Mtg & Collateral Trust Sinking Fund 6s	2,000.00	
5,000.00	Jacksonville Electric Co., First Mtg 5s	5,000.00	
10,000.00	Jersey City, Hoboken & Paterson Street Railway Co., First Mtg 4s	7,660.00	
24,000.00	Kansas City Terminal Railway Co., First Mtg 4 per cent. Gold	20,707.50	
10,000.00	Keystone Telephone Co., First Mtg 5s	9,313.75	
5,000.00	Lehigh & New York R. R. Co., First Mtg 4 per cent. Gold	4,337.50	
25,000.00	Lehigh Valley Harbor Terminal Railway Co., First Mtg 5 per cent. Gold	24,515.28	
5,000.00	Lehigh Valley R. R. Co., First Mtg 4½s, Registered	4,500.00	
17,000.00	Lehigh Valley R. R. Co., Annuity 4½s, Registered	16,790.00	
15,000.00	Lehigh Valley R. R. Co., First Mtg 4½s Gold	14,366.25	
10,000.00	Lexington Ave. & Pavonia Ferry R. R. Co., First Mtg 5s	10,000.00	
12,000.00	Louisville & Nashville R. R. Co., First & Refunding General Mtg 4½ per cent. Gold, Ser. C	11,178.75	
5,000.00	Macon Terminal Co., First Mtg 5s, 50 Year Gold	4,875.00	
2,000.00	Marlborough & Westborough Street Railway Co., First Mtg 7s Gold	2,000.00	
25,000.00	Michigan Central R. R. Co., First Mtg 3½ per cent. Gold (on Main Line)	20,468.75	
10,000.00	Milwaukee, Sparta & Northwestern Railway Co., First Mtg Gold 4s	8,706.25	
5,000.00	Minneapolis General Electric Co., First Mtg 5s	5,000.00	
10,000.00	Muncie Electric Light Co., First Mtg 5s	9,400.00	
2,000.00	Muskegon Traction & Lighting Co., First Mtg 5s	2,000.00	
5,000.00	New Chester Water Co., First Mtg 5s	5,000.00	
5,000.00	New Orleans Terminal Co., First Mtg 4s, 50 Year Gold, Ser. A	4,100.00	
25,000.00	New York Central & Hudson River R. R. Co., Mtg 3½ per cent. Gold	19,218.75	
10,000.00	New York Central Lines, Equipment Trust of 1922, 4½s	9,396.07	
15,000.00	New York Central Lines, Equipment Trust of 1922, 5s	14,981.25	
6,000.00	New York Central Lines, Equipment Trust of 1923, 5 per cent. Gold	5,933.40	
10,000.00	New York Central Lines, Equipment Trust of 1924, 4½s	9,830.00	
5,000.00	New York Central R. R. Co., Consolidated 4s, Ser. A	4,350.00	
10,000.00	New York Central R. R. Co., Refunding & Improvement Mtg 5s, Ser. C	9,425.00	
10,000.00	New York Connecting Railway Co., First Mtg 4½s Gold, Ser. A	9,050.00	
5,000.00	New York & Putnam R. R. Co., First Consolidated Mtg 4s Gold, Registered	3,937.50	
5,000.00	New York Telephone Co., First Mtg 4½s	4,942.50	
	Forward	$913,256.78	$189,200.00

	Amounts brought forward	$913,256.78	$189,200.00
20,000.00	Norfolk & Western Railway Co., Divisional First Lien & General Mtg 4s Gold	18,110.00	
20,000.00	Norfolk & Western Railway Co., Equipment Trust 4½s, Series of 1922	19,628.00	
5,000.00	Northern Central Railway Co., Second General Mtg 5s, Ser. A	4,987.50	
40,000.00	Northern Central Railway Co., General & Refunding Mtg 5s Gold, Ser. A	40,000.00	
6,000.00	Northern Pacific Railway Co., General Mtg 3s	3,982.50	
13,500.00	Northern Pacific Railway Co., Prior Lien 4s	11,103.75	
15,000.00	Northern Pacific Railway Co., Refunding & Improvement Mtg Gold, Ser. D	14,700.00	
5,000.00	Northern States Power Co., First & Refunding Mtg 5s	4,825.00	
1,000.00	North Shore Electric Co., First & Refunding Mtg 5s	1,000.00	
3,000.00	Oregon & California R. R. Co., First Mtg 5 per cent. Gold, Registered	2,973.75	
1,800.00	Paducah Electric Co., 6 per cent. Convertible Gold Debenture, Registered	1,260.00	
15,000.00	Pennsylvania Building, Phila., Pa., First Mtg 6 per cent. Guaranteed, Registered	15,000.00	
5,000.00	Pennsylvania Company, Collateral Trust 4s	4,787.50	
20,000.00	Pennsylvania R. R., Equipment Trust of 1920	20,000.00	
20,000.00	Pennsylvania R. R., General Equipment Trust 5s, Ser. A	19,807.00	
12,000.00	Pennsylvania R. R., General Equipment Trust 4½s, Ser. C	11,821.80	
5,000.00	Pennsylvania & New York Canal & R. R. Co., Registered 4s	4,487.50	
2,000.00	Pensacola Electric Co., First Mtg 5s	2,000.00	
20,000.00	Philadelphia Company, Consolidated Mtg & Collateral Trust 5s	19,825.00	
4,000.00	Philadelphia, City of, Registered Certificate, Loan of 1902	3,610.00	
2,000.00	Philadelphia, City of, Registered Certificate, Loan of 1909	1,867.50	
10,600.00	Philadelphia Electric Co., First Mtg 5s	9,850.00	
10,000.00	Philadelphia & Reading Coal & Iron Co., Refunding Mtg Sinking Fund, Gold	8,398.33	
4,000.00	Philadelphia & Reading R. R. Terminal 5s	4,000.00	
10,000.00	Philadelphia Suburban Gas & Electric Co., First Mtg & Refunding 5s	9,400.00	
5,000.00	Philadelphia, Wilmington & Baltimore R. R. Co., Registered Gold 4s	4,537.50	
16,000.00	Pittsburgh, Bessemer & Lake Erie R. R. Co., Consolidated First Mtg 5s	16,000.00	
16,000.00	Pittsburgh, Cincinnati, Chicago & St. Louis Railway Co., General Mtg 5s, Ser. A	15,622.50	
18,000.00	Pittsburgh, Cincinnati, Chicago & St. Louis Railway Co., Consolidated Mtg 4½s, Ser. A	17,447.50	
5,000.00	Pittsburgh, Cincinnati, Chicago & St. Louis Railway Co., General Mtg 5s, Ser. B	4,937.50	
1,000.00	Pittsburgh, Cincinnati, Chicago & St. Louis Railway Co., Consolidated Mtg 4½s, Ser. B	942.50	
3,000.00	Pittsburgh, McKeesport & Youghiogheny R. R. Co., First Mtg 6s	3,000.00	
5,000.00	Pittsburgh, Shenango & Lake Erie R. R. Co., First Mtg 5 per cent. Gold	5,000.00	
10,000.00	Portland Railway Co., First & Refunding Mtg 5s	9,375.00	
18,000.00	Reading Co., Equipment Trust 5s, Ser. J	17,891.50	
20,000.00	Reading Co., General & Refunding Mtg 4½ per cent. Gold, Ser. A	16,796.67	
10,000.00	Richmond Terminal Railway Co., First Mtg 5 per cent. Guaranteed Gold	9,800.00	
10,000.00	Rockford, Beloit & Janesville R. R. Co., First Mtg 5s	9,700.00	
8,000.00	Savannah Electric Co., First Consolidated Mtg 5s	8,000.00	
1,000.00	St. Louis Iron Mountain & Southern Railway Co., Unifying & Refunding 4s	1,000.00	
	Forward	$1,310,732.58	$189,200.00

	Amounts brought forward	$1,310,732.58	$189,200.00
20,000.00	St. Paul Union Depot Co., First & Refunding Mtg 5 per cent. Gold, Ser. A	19,450.00	
8,000.00	Schuylkill River East Side R. R. Co., First Mtg 4s, Registered	7,520.00	
10,000.00	Schuylkill River East Side R. R. Co., First Mtg 4s	9,650.00	
7,000.00	Second Ave. Traction Co. of Pittsburgh, Pa., First Mtg 5s	7,000.00	
15,000.00	Southern Pacific R. R. Co., First Refunding 4s	13,125.00	
5,000.00	Southern Pacific Co., Equipment Trust 5s, Ser. F	4,887.50	
7,000.00	Southern Pacific Co., San Francisco Terminal, First Mtg 4s, Gold	5,876.25	
16,000.00	Southern Railway Co., First Consolidated Mtg 5s Gold	16,000.00	
10,000.00	Southern Railway Co., 5 per cent. Equipment Trust Gold Certificates, Ser. X	9,812.33	
10,000.00	Southern Sierras Power Co., First Mtg 6s	9,775.00	
	Straus Bond:		
1,000.00	Chastleton Apartment Building, First Mtg Gold 6s	1,000.00	
1,000.00	Wilshire Boulevard Hotel Co., First Mtg Gold 6s	1,000.00	
1,000.00	Tampa Electric Co., First Mtg 5s	1,000.00	
3,000.00	Terre Haute Traction & Light Co., First Consolidated Mtg 5s	3,000.00	
13,000.00	Texas & Pacific Railway Co., First Mtg 5s	11,505.00	
4,000.00	Toledo & Ohio Railway Co., First Mtg 5s	3,740.00	
5,000.00	Toledo Terminal R. R. Co., First Mtg 4½s Gold	4,451.60	
2,500.00	Township of Tinicum, First Mtg 5s, Registered	2,500.00	
25,000.00	Union Pacific R. R. Co., First Lien & Refunding 5s	24,925.00	
10,000.00	Union Terminal Co., First Mtg 5s Gold	9,650.00	
10,000.00	United Gas & Electric Corp., 30 Year Collateral Trust & Sinking Fund 6s	9,700.00	
4,000.00	United New Jersey R. R. & Canal, General Mtg 4s	3,640.00	
20,000.00	United New Jersey R. R. & Canal, General Mtg 3½s	16,500.00	
8,000.00	United States Steel Corp., Sinking Fund 5s	7,600.00	
5,000.00	United Traction Co. of Pittsburgh, Pa., General Mtg 5s	5,000.00	
	United States Government:		
	Liberty:		
50.00	Loan of 1917	50.00	
800.00	First Loan, Converted	800.00	
3,950.00	Second Loan, Converted	3,910.00	
7,250.00	Third Loan	7,242.50	
70,200.00	Fourth Loan	64,868.00	
10,000.00	United States Treasury, 4¼s	10,000.00	
21,000.00	Vincennes Water Supply Co., First Mtg 6s	21,000.00	
10,000.00	Virginia Railway & Power Co., First Mtg 5s	9,650.00	
2,000.00	Waddell Investment Co., Kansas City, Mo., Registered Certificate	1,900.00	
6,000.00	Washington Terminal Co., First Mtg 3½s Gold	4,777.50	
1,000.00	Western New York & Pennsylvania, First Mtg 5s	970.00	
20,000.00	West Shore R. R., Guarantee First Mtg, Registered	15,750.00	
8,139.34	Wilmington Light & Power Co., First Mtg 5s	7,120.00	
6,000.00	Wisconsin Central Railway Co., First General Mtg 4s	5,202.50	
			$1,672,280.76
	Forward		$1,861,480.76

		Amount brought forward		$1,861,480.76
	Stock:			
30	shares	American Woolen Co. (preferred)	$2,445.00	
25	"	Amesbury Electric Light Co.	3,250.00	
5	"	Anaconda Copper Mining Co.	261.00	
20	"	Atchison, Topeka & Santa Fé Railway Co. (preferred)	1,990.00	
28	"	Bank of Pittsburgh, Pa., National Association	2,645.00	
3	"	Buckeye Pipe Line Co.	327.00	
15	"	Cambridge Electric Securities Co.	3,000.00	
100	"	Central Massachusetts Light & Power Co. (preferred)	8,000.00	
8	"	Central Massachusetts Light & Power Co., Voting Trust	160.00	
100	"	Central Massachusetts Power Co. (preferred)	8,250.00	
13	"	Electric Bond & Share Securities Corporation (common)	800.00	
13	"	General Electric Co.	1,859.00	
6	"	General Electric Co. (special)	60.00	
13	"	Heywood-Wakefield Co. (preferred)	1,300.00	
2	"	Indiana Pipe Line Co.	210.00	
25	"	Marlborough Electric Voting Trust	2,375.00	
100	"	Massachusetts Lighting Companies (preferred)	8,000.00	
15	"	Massachusetts Lighting Companies (common)	180.00	
5	"	Mergenthaler Linotype Co.	860.00	
16	"	Metropolitan Ice Co. (preferred)	992.10	
7	"	National Transit Co.	122.50	
36	"	Ohio Oil Co.	1,287.00	
100	"	Old Colony Light & Power Associates (preferred)	8,000.00	
60	"	Paducah Electric Co.	600.00	
92	"	Philadelphia Company (preferred)	3,036.00	
2	"	Southern Pipe Line Co.	412.00	
112	"	Standard Oil Co. of California	3,825.00	
15	"	United Fruit Co.	1,837.50	
30	"	United New Jersey R. R. & Canal Co.	5,656.83	
29	"	United States Rubber Co. (preferred)	3,059.50	
55	"	Westinghouse Electric & Manufacturing Co. (preferred)	6,435.00	
51	"	Westinghouse Electric & Manufacturing Co. (common)	3,050.25	
308	"	Weymouth Light & Power Co.	11,550.00	
240	"	Worcester Suburban Electric Co.	9,300.00	
				105,135.68

Certificate of Deposit:

Par Value		*Book Value*	
$10,000.00	Colorado Springs Electric Co., First Mtg 5s, deposited with the Pennsylvania Co., Phila., Pa.	$9,800.00	
			9,800.00

Real Estate:

Cedar Park, Oreg.	$863.00	
Colfax, Iowa	750.00	
Lincoln, Neb.	28,750.00	
Los Angeles, Calif.	240,000.00	
Santa Clara, Calif.	1,000.00	
Winchester, Mass.	400.00	
		271,763.00
		$2,248,179.44

THE AMERICAN BAPTIST PUBLICATION SOCIETY

BALANCE SHEET, April 30, 1925

Including Business and General Field Departments

ASSETS

Permanent Fund and Annuity Fund Assets:			
Investments:			
Mortgages	$181,847.49		
Bonds	1,414,082.98		
Stocks	98,039.95		
Certificates of Deposit	9,800.00		
Real Estate	267,663.00		
		$1,971,433.42	
Uninvested Cash		10,913.25	
			$1,982,346.67
Property and Equipment Assets:			
Real Estate		$627,045.47	
Machinery and Equipment		236,448.06	
Chapel Cars and Automobiles		25,259.29	
Furniture and Fixtures, Philadelphia and Branches		40,413.66	
			929,166.48
Net Current Fund Assets:			
Cash in Banks and on Hand		$291,391.21	
Notes Receivable		824.45	
Accounts Receivable		217,156.39	
Books, Periodicals, Paper, Work in Process and Supplies		669,741.54	
Investments:			
Mortgages and Ground Rents	$20,352.51		
Bonds	595,109.10		
Stocks	35,343.90		
Certificate of Deposit	3,100.00		
Real Estate	4,100.00		
		658,005.51	
Prepaid Expense and Sundry Assets		9,375.12	
		$1,846,494.22	
Less: Mortgage on Real Estate	$200,000.00		
Accounts Payable	1,319.07		
Customers' Credit Balances	2,868.21		
Prepaid Subscriptions	5,702.17		
		209,889.45	
			1,636,604.77
			$4,548,117.92

THE AMERICAN BAPTIST PUBLICATION SOCIETY

BALANCE SHEET, April 30, 1925

Including Business and General Field Departments

FUNDS

PERMANENT FUNDS:			
Conditional		$643,708.49	
Unconditional		154,710.69	
			$798,419.18
ANNUITY FUNDS:			
Conditional		$326,251.26	
Unconditional		857,676.23	
			1,183,927.49
			$1,982,346.67
PROPERTY AND EQUIPMENT FUNDS:			
Capital, including Donations for Specific Purposes, expended in Property and Equipment			929,166.48
CURRENT FUNDS:			
Unexpended Income and Donations for Designated Purposes		$266,481.38	
Income Surplus:			
*Appropriated for Reserves	$510,667.14		
Appropriated for Working Capital	859,456.25		
		1,370,123.39	
			1,636,604.77
			$4,548,117.92

*Mortgage Sinking Fund	$200,000.00
Business Grant Fund	72,000.00
Special Book Publication Fund	27,166.89
Pension Reserve Fund	126,910.44
Legacy Reserve Fund	50,000.00
Annuity Reserve Fund	34,589.81
	$510,667,14

Philadelphia, August 26, 1925.

The American Baptist Publication Society,
1701-1703 Chestnut Street,
Philadelphia.

Dear Sirs:

We report that we have audited the accounts of your Society, including those of the six Branches, for the fiscal year ended April 30, 1925, and found that the income as called for by the records was duly accounted for and that all payments were supported by adequate vouchers and we certify that the financial position and operations of the Society are correctly set forth in the foregoing Balance Sheets and statements.

We examined or otherwise properly accounted for the securities owned and found them to be as called for by the books of account.

Very truly yours,

Lybrand Ross Bros. & Montgomery,
Accountants and Auditors.

PERMANENT FUNDS AND DONATIONS

I. BUSINESS DEPARTMENT

PERMANENT FUNDS

These are donations to the Society invested in the Business Department, and on which it pays interest in grants of publications at catalogue prices:

Bucknell, William, Centennial	$50,000.00	Ten Thousand Dollar	$10,000.00

CONDITIONAL DONATIONS

These are donations to the Society invested in the Business Department, on which the Society pays a cash interest to the donors while they live; after their death interest will cease:

Pomeroy, William S.	$2,323.66	Quick, Hannah G.	$200.00

II. GENERAL FIELD DEPARTMENT

MISSIONARY FUNDS

Allen, J. L.	$1,000.00
Argabright, S. V.	100.00
Austin, Elvira L.	500.00
Bradley, Spencer H.	1,400.00
Brooks, James Fred	350.00
Brooks, Martha	1,000.00
Bucknell, Harriet M., Memorial	10,000.00
Burke, R. P.	100.00
Burlingame, Phoebe S.	490.00
Carpenter, Harriet E.	2,000.00
Chapel-car Endowment	2,175.00
Chittenden, Lavinia S., and Catherine	5,000.00
Cleveland, Fred P., Memorial	2,500.00
Cleveland, Judson A., Memorial	1,000.00
Conway, Mattie, Memorial .	2,000.00
Conway, Thomas	2,000.00
Cornell, Phoebe M.	475.00
Craine, Marinda A.	1,500.00
Craine, Tower W.	1,000.00
Crawford, W. C., Auto Chapel-car Memorial	55,128.07
Crawford, W. C., Auto Chapel-car Replacement .	5,473.10
Crozer, George K.	25,000.00
Crozer, Robert H.	50,000.00
Crozer, Samuel A.	5,000.00
Dakin, H. R.	850.00
Davis, Jonathan, Colporter.	2,300.00
Doane, W. Howard	5,375.00
Dunbar, Missionary	500.00
Durfee, Sarah C., Chapel-car	1,005.00
Fiske, Theron, Colporter ...	2,500.00
Flagge, Mrs. Mary	6,366.40
Fletcher, Richard	5,500.00
For His Sake	10,000.00
Foster, Elizabeth B.	$500.00
Foster, Margaret S.	6,000.00
French, Joseph E.	14,500.00
Gardner, Missionary	200.00
Gates, Marcius A.	2,000.00
Gray, Mrs. Fay, Missionary and Colporter	20,000.00
Hale, John V.	1,000.00
Hansen, Christine	1,500.00
Hartman, Louisa L.	500.00
Hawkins, William, Missionary Library	8,000.00
Hazen, Mrs. Zillie	5,000.00
Hillman, Nellie G.	5,000.00
Hinchman, Joseph V.	8,000.00
Horner, E. W.	1,181.92
Howard, James L.	2,500.00
Ingersoll, Edith M.	432.47
Kenney, Seth H., and Olive P.	1,000.00
Kingsley, Chester W.	25,000.00
Linde, Ada V., Chapel-car.	2,981.08
Mainwaring, S. J.	1,500.00
Maryland Missionary	1,000.00
Mead, Sarah A., Chapel-car	250.00
Mendenhall, Nannie	7,216.50
Mendenhall, Thomas G. ...	2,000.00
Merrick, Austin	13,500.00
Mills, Thomas L.	150.00
Mizpah Bible Class, Chapel-car	84.00
Nichols, Charles H.	1,000.00
Nugent, George, Sunday School Helps	2,000.00
Patton, Samuel, Colporter .	2,000.00
Patton, William C.	4,750.00
Pevear, Henry A.	2,000.00
Pickford, Charles J., Memorial	1,000.00
Pike, Benjamin, Memorial .	5,000.00

Pillsbury, George A.	$5,000.00
Potter, William and Lucinda J.	5,500.00
Pratt, W. W.	1,000.00
Pruett, Precious B., Memorial	1,000.00
Ramsey, Charles	3,500.00
Reed, Elizabeth	50.00
Religious Education Endowment	64,852.25
Rhoads, Charles	10,000.00
Rice, Sylvester, Colporter and Chapel-car	500.00
Rogers, Alexander W.	2,000.00
Sherman, George J., Colporter	500.00
Shirk, Milton	1,000.00
Sleeper, George, Memorial	10,000.00
Spencer, Elizabeth M.	288.24
Swigart, M. J.	1,000.00
Taylor, DeWitt C.	6,300.00
Tedford, James G.	$6,000.00
Thomas, Missionary and Bible	31,000.00
Thorn, John	5,000.00
Tilton, Peter, Missionary	750.00
Tilton, Mrs. Peter	2,000.00
Tustin, Ernest L., Auto Chapel-car	60,280.66
Tustin, Ernest L., Auto Chapel-car Replacement	1,576.57
Tyler, Charles	5,000.00
Vinton, G. Jay	2,198.58
Waterbury, F. W.	500.00
Waters, Horace	4,750.00
White, Mrs. Ellen M.	1,500.00
Wild, Joseph	13,608.25
Williams, Lucy M.	1,000.00
Wilson, William V.	5,000.00
Winneberg, John	1,000.00
Total	$611,988.09

BIBLE FUNDS

Barker, Cyrus, Memorial	$11,931.90
Barnes, Joel S.	9,600.00
Dwight, E. P.	5,000.00
Gale, Emily Stone	3,600.00
Gurley, Jesse Marion	100.00
Huntley, Frances J.	2,000.00
Hurlin, William and Wife	1,000.00
In His Name	5,000.00
Invested Bible	63,300.00
Memorial African	327.15
Merriam, Mrs. Sybil A.	1,000.00
Moore, M. Carrie	500.00
Randall, May F.	$50.00
Simpson, Samuel	4,000.00
Sweasy, Mercy	1,000.00
Trevor, M. Randall, Memorial	20,000.00
Trevor, M. R., M. D., Memorial	1,000.00
Turner, Lucy	500.00
Van Scoyse, Thomas	1,664.01
Waterhouse, C. W.	700.00
Total	$132,273.06

GRANT FUNDS

Ambler, J. V., Memorial Ministers' Library	$27,500.00
Barney, Mary G., Memorial	2,500.00
Bonney, Benjamin and Lucinda	5,500.00
Butcher, Washington, Memorial	5,000.00
Chilson, Book and Tract	60,000.00
Crozer, John P., Memorial	50,000.00
Crozer Ministers' Library	10,000.00
Crozer Sunday School Library	11,000.00
Darling, Rhoda	3,000.00
Davis, Isaac	3,000.00
Forbes, Harriet Content	3,900.00
General Tract	1,000.00
Gray, Mrs. Fay, Pacific Coast	20,000.00
Gray, Mrs. Fay, Students' Library	20,000.00
Hawkins, William, Ministers' Library	$21,425.00
Jacobs, William, Church	1,000.00
Kline, Father and Mother, German Tract	200.00
Lyon, Elizabeth A.	600.00
Merrill, J. Warren, Ministers' Library	10,000.00
Ministers' Library	12,695.00
Peaslee, Emily	1,200.00
Randall, Helen M., Ministers' Library	21,500.00
Religious Newspaper	400.00
Taylor, Mary F., Tract	250.00
Thorn, Mrs. John, Memorial Ministers' Library	5,000.00
Vincent Church	76.28
Total	$296,746.28

ANNUITY FUNDS

Anonymous	$1,100.00
"	26,000.00
"	63,100.00
"	1,500.00
"	500.00
"	1,000.00
"	1,000.00
"	1,500.00
"	20,000.00
"	2,300.00
"	1,000.00
Anonymous	$1,400.00
"	500.00
"	8,000.00
"	1,000.00
"	10,000.00
"	2,000.00
"	20,000.00
"	51,000.00
"	1,000.00
"	2,500.00
"	600.00

Anonymous	$1,000.00
"	11,500.00
"	2,500.00
"	2,000.00
"	5,000.00
"	5,000.00
"	2,000.00
"	1,100.00
"	4,200.00
"	3,000.00
Adams, Mrs. Mary W.	20,217.10
Ambler, J. V., Memorial Ministers' Library	3,000.00
Anderson, Jacob	1,100.00
Arnold, Abby T.	1,000.00
Ayres, W. A.	500.00
Badger, Erastus B.	3,000.00
Barker, Charles H.	3,000.00
Barker, Nellie P.	12,000.00
Barney, Abby Vinton	5,000.00
Barrows, William	2,000.00
Bartlett, Ella L.	1,700.00
Bates, Etta Peck	500.00
Bates, Wesley E.	1,000.00
Benton, Kendrick W.	2,400.00
Berger, Lillian Ida	3,000.00
Berger, Margaret M.	1,000.00
Bertolett, Elizabeth J.	2,000.00
Bevan, Mrs. Annie W.	500.00
Blackman, Mrs. Nellie	1,500.00
Blaisdell, Ella A.	200.00
Boardman, The	10,000.00
Bonney, Benjamin and Lucinda	5,000.00
Bowman, Ella H.	1,000.00
Brigham, J. W.	1,100.00
Brockway, Mrs. Alice P.	30,000.00
Brown, Abby L. A.	1,000.00
Brown, Clarissa L. D.	2,000.00
Brundage, George D.	500.00
Bryan, Rebecca E.	1,000.00
Burrows, Elizabeth A.	1,000.00
Burrows, James H.	1,100.00
Burrows, Maggie T.	850.00
Burtch, Joshua G.	1,000.00
Butcher, Washington, Memorial	6,000.00
Cammack, Elizabeth	900.00
Case, F. M.	3,000.00
Chase, M. Maria	500.00
Clark, Bertha R.	2,000.00
Clark, Mary E.	1,000.00
Cleveland, Louisa D.	1,000.00
Cleveland, Washington	600.00
Clissold, Henry Rowland	4,000.00
Clough, Bertha	1,000.00
Coates, Mrs. Julia B.	1,000.00
Coburn, Melissa	2,300.00
Colbert, Vesalius	100.00
Cole, Harriet Christine	1,000.00
Cole, Helen Louise	1,000.00
Cole, Henry E.	1,000.00
Collins, Henry A.	500.00
Conaway, B. F. and Anna M.	266,500.00
Conaway, B. N.	7,000.00
Conway, Cornelia	500.00
Crawford, Effie M.	7,000.00
Crosby, Sarah Ford	500.00
Dame Chapel Car	1,000.00
Daniels, Daniel, Memorial	700.00
Daughters, Woolford	400.00
Davis, Mira B.	500.00
Dennison, Ida May	500.00
Doane, W. Howard	44,625.00
DuBoise, William Hunt, Jr.	1,000.00
Dunlap, Alice J.	1,100.00
Earle, Mary Augusta	100.00
Eaton, Mrs. Lyceria French	$500.00
Ehlers, Mrs. Mary A.	2,000.00
Erb, Frank O.	100.00
Earnest, Kate W.	1,000.00
Farwell, Clara M.	500.00
Fish, J. L. A.	1,000.00
Floyd, Clara J.	1,000.00
Forbes, Robert M.	11,000.00
Fowler, Benjamin F.	1,000.00
Franklin, L. P.	1,000.00
French, Joseph E.	3,000.00
French, Loresta E.	1,000.00
Fuller, Phoebe W.	4,500.00
Gardner, Joseph E.	9,000.00
Gates, F. E.	1,000.00
Geil, William E.	5,000.00
Gifford, Emma C.	1,000.00
Goodwin, Henry McCall	100.00
Green, Richard	2,000.00
Gregory, E. J.	100.00
Grieb, Jane G.	500.00
Grovener, Mrs. L. Maria	1,500.00
Gunn, Mrs. Hannah H.	1,000.00
Hall, Ira D.	500.00
Hardie, Ella Childe	500.00
Hart, Ives W.	6,000.00
Hartley, William F. R.	1,000.00
Hatch, Anniebell	100.00
Hatch, J. Gertrude	100.00
Heitz, Frank	200.00
Hewett, Mrs. Edwin C.	500.00
Hiscox, E. T.	1,000.00
Hobart, Alvah S.	1,000.00
Hobart, Mary C.	1,000.00
Hofmann, Kate A.	5,000.00
Holden, Mabel	929.23
Hoover, Mrs. Ladonia B.	1,000.00
Hoover, Margaret J.	8,000.00
Howe, Mrs. Martha L.	1,000.00
Hull, Henry	1,000.00
Ion, William C.	3,000.00
Johnson, Agnetta	250.00
Kirker, Francis H.	2,500.00
Kuemmet, E. J.	1,000.00
Lansing, Richard E.	1,000.00
Lasher, Carrie	500.00
Lawrence, George W.	11,000.00
Lawson, Albert G.	100.00
Lester, Mary E.	1,000.00
Levis, Townsend E.	2,000.00
Loke, Cora E.	100.00
Loomis, A. E.	2,000.00
Lovell, Memorial	1,000.00
Loux, Mrs. Edward	350.00
McNichols, Sarah A.	500.00
Marshall, Jessie	400.00
Marshall, Lydia	500.00
Martin, Laura H. P.	1,000.00
Martin, Marie Y.	1,000.00
Mason, Sarah	6,400.00
Melvin, Mrs. Elizabeth D.	2,000.00
Merriam, Edmund F.	4,000.00
Milhous, William	10,000.00
Mills, Chauncey L.	1,200.00
Moore, Mary S.	1,000.00
Mulford, Hannah	1,000.00
Neil, Alice	500.00
Newling, Esther B.	100.00
Norcross, James E.	100.00
Norton, Mrs. Annie	3,000.00
Nowell, Mr. and Mrs. G. H.	1,925.00
Nye, Julia E., Chapel-car Endowment	4,000.00
Ogden, Edward M.	1,000.00
Patterson, J. G.	1,000.00
Pattison, Robert B.	100.00
Perkins, Martha J.	2,000.00
Pettit, Ida Lillis	600.00

Phillips, Emily G.	$500.00
Pierce, Eva T.	500.00
Pierce, Frank J.	3,000.00
Pope, J. T.	1,000.00
Price, D. J.	3,000.00
Quinlan, Harriet S.	100.00
Raymond, Cornelia L.	1,000.00
Rehkopf, Johanna C.	500.00
Rinewalt, JohnM. and Ella M.	1,000.00
Roper, Annie	500.00
Sampson, Belle	1,200.00
Sheldon, D. Henry, Bible	4,000.00
Shepardson, F. Wayland	2,000.00
Sherman, Clara	500.00
Sherwood, Mrs. Jennie B.	1,000.00
Smith, Albion Eli	2,000.00
Smith, Anna	1,000.00
Smith, Christiana G.	1,000.00
Snyder, Louise	350.00
Spalding, V. M. and Effie S.	3,000.00
Stevens, Mrs. Sarah P.	8,300.00
Styron, Carry J.	100.00
Styron, Elizabeth B.	100.00
Styron, Oscar M., Jr.	100.00
Sullivan, Frank L.	500.00
Swett, Albert L.	5,000.00
Swett, Emily F.	100.00
Tavender, Minnie A.	1,000.00
Thing, Mrs. Annie E.	33,784.00
Thomas Missionary and Bible	5,000.00
Towne, Charles A.	$100.00
Townsend, Charles Marot	18,000.00
Tucker, Frank Waldo and Wife	40,000.00
Tucker, Mrs. Mary G.	100.00
Umbel, Julia W.	18,900.00
Wait, Mrs. Addie M.	750.00
Walker, Charles H.	9,000.00
Walker, Lydia H.	5,000.00
Waterman, Granville C.	1,000.00
Waters, Charles G.	5,000.00
Wells, Grace Miriam	10,000.00
Wells, Rosalie	10,000.00
Wells, Walter D.	500.00
Wenban, John P.	3,500.00
Wenban, Sarah E.	4,000.00
Whipple, The	14,533.00
Whisler, M. Belle	35,000.00
White, Elisha M.	32,284.16
Whiting, Lucius M.	1,000.00
Whittum, Mrs. M. F.	1,000.00
Wichser, J., Memorial	500.00
Wilder, Charles	1,200.00
Wilcox, Ellen M.	500.00
Williams, Mrs. Florence C.	1,500.00
Williams, John and Wife, Bible and Tract	5,000.00
Winder, William and C. A.	3,380.00
Wrigley, Sarah	1,000.00
Wyman, Drew F.	500.00
Total	$1,183,927.49

RESERVE FUNDS

Annuity Reserve	$34,589.81	Legacy Reserve	$50,000.00

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